

CITIZENS' WATER ADVISORY COMMITTEE (CWAC)

Finance Subcommittee

1:30 p.m., Wednesday, September 14, 2016
Tucson Water La Entrada Building
3rd Floor Director's Conference Room
310 W. Alameda Street, Tucson, Arizona



Legal Action Report (Amended*)

1. Roll Call

The meeting was called to order by Finance Subcommittee Chair Mark Stratton at 1:30 p.m. Those present were:

Members Present:

Mark Stratton (Chair)	Representative, City Manager
Chuck Freitas	Representative, City Manager
Catlow Shipek	Representative, City Manager
Mark Taylor	Representative, City Manager
Brian Wong	Representative, City Manager
Holly Lachowicz	Representative, Ward 3
Mark Lewis	Representative, Ward 5

Tucson Water Staff Members:

Melodee Loyer	Planning Administrator
Steve Ritter	Financial Services Administrator
Pat Eisenberg	Engineering Administrator
Britt Klein	Maintenance Administrator
Wally Wilson	Chief Hydrologist
Theresa Bourne	Lead Financial Accountant
Daniel Ransom	Water Conservation Supervisor
Kris LaFleur	Staff Assistant

Other Attendees:

Steve Arnquist	Ward 1 Council Aide
W Mark Day	Citizen

- 2. Announcements** – There were no announcements.
- 3. Call to Audience** – Mr. Day requested that staff provide him with water sales data for FY 2016. Chair Stratton later asked staff to provide the data at the next Subcommittee meeting.
- 4. Review of August 10, 2016, Legal Action Report and approval of Meeting Minutes** – Members reviewed the Legal Action Report from the August 10, 2016, CWAC Finance Subcommittee meeting. Member Freitas moved to approve the Minutes; Member Wong seconded the motion. The motion was carried by a vote of 7-0.

Citizens' Water Advisory Committee (CWAC) Finance Subcommittee

Legal Action Report and Minutes

September 14, 2016

5. **Brief review of Finance Subcommittee work plan** – Members and staff discussed changes to the work plan document that were made following the August subcommittee meeting. Members suggested additional changes to the work plan, which staff will incorporate prior to the October meeting.

6. *** Low-Income Assistance Program review** – Staff presented information about Tucson Water's current low-income assistance program (LIAP), and discussed potential considerations for the program as the utility explores rate structure alternatives in the coming year. ~~The discussion between Tucson Water staff and the CWAC Finance Subcommittee was based on a set of understandings and assumptions:~~

- ~~— Mayor & Council have tasked Tucson Water with providing the LIAP~~
- ~~— The City Manager has directed TW to evaluate alternate rate structures, including an increased Base Rate, to improve revenue stability~~
- ~~— Increasing the Base Rate may have a regressive impact on low-income customers~~
- ~~— Tucson Water and CWAC are responsible for ensuring low and equitable rates for all customers~~
- ~~— A low-income assistance program must mitigate rate impacts while maintaining a strong conservation signal~~

Staff presented data indicating that about 30% of communities nationwide provide some form of utility payment assistance. A comparison of municipalities' low-income programs included various forms of bill-payment assistance (reductions, extensions, fee waivers, crisis vouchers), as well as assistance with water conservation measures (high-efficiency fixtures, household plumbing repairs).

Staff reviewed Tucson Water's current low-income assistance program, which provides a monthly 50% water bill adjustment to about 4,000 qualifying customer accounts.

~~While considering changes to its rate structure, Tucson Water's goals for the LIAP will be:~~

- ~~— Avoid financial impacts to low-income customers~~
- ~~— Maintain the current average low-income adjustment per customer~~

Staff presented potential alternatives to the current program that could mitigate the impacts of a Base Rate increase. Under these alternate programs, bill adjustments could be based on:

- A 100% base rate adjustment, leaving only volume usage on the bill
- A base rate adjustment plus a 2 CCF usage allowance

Staff also discussed additional low-income assistance options for consideration, including:

- Penalty and fee relief
- Scheduling of payment dates
- Community contributions

Citizens' Water Advisory Committee (CWAC) Finance Subcommittee

Legal Action Report and Minutes

September 14, 2016

Members and staff discussed at length the LIAP and potential changes to the program related to Tucson Water's upcoming rate structure review. Outcomes included:

- Members requested additional data about current LIAP participants and program impacts
- Some members expressed basic disagreement with the Utility administering a LIAP subsidized by ratepayers
- Members requested that staff provide a clear intent for any potential increase of the Base Rate (i.e., revenue neutral vs revenue increase)
- Members were supportive of the Base Rate / Base + CCF concepts. However, more information is needed about the size and cost of a fully implemented LIAP before members can make budget or spending recommendations for changes to the LIAP
- Members support the concept that LIAP spending should reduce water waste and promote conservation
- Members expressed support for some of the additional low-income assistance options presented by staff, including Fee & penalty relief, and a community contribution on via the utility bill

7. Future agenda items – The next Finance Subcommittee meeting will be held on October 12, 2016. Discussion topics will follow the work plan established by the subcommittee. Member Shipek requested that an analysis of CAP delivery costs vs. groundwater costs be prepared and provided for the subcommittee, to be included in the planned discussion of Conservation and Incentive Programs.

8. Adjournment – The meeting was adjourned at 3:16 p.m.

TUCSON WATER - FINANCIAL WORK PLAN MATRIX - 2016 through 2018

42591

TASKS	Completion Target	TW Staff	RFC/GRG	CWAC	PARTICIPANTS		
					City Manager	Mayor/ Council	External Stakeholders
2016							
Draft Work Plan List	August	P	P	I,R			
Low-Income Assistance Program (and/or "Right to Water") - Maintain a robust low-income subsidy while shifting to a base rate that recovers a higher percentage of fixed costs - Maintain a strong conservation signal - Avoid regressive rates for low income customers - Offer low income plumbing repairs - Avoid penalties for low income customers - Scheduled payment date - Develop a means for community to contribute toward low-income assistance on utility statement	September	P	S	I,R	I,D	I,A	?
Conservation Programs & Incentives - Maintaining a strong conservation signal as fixed-cost recovery moves to base rates rather than volume charges	October	P	S	I,R	I,D	I,A	?
Base-rate recovery of fixed costs - Review of base-rate alternatives to achieve long-term revenue stability & reduce volume-charge volatility	November	S	P	I,R	I,D	I,A	
Reclaimed System & Rates - Analysis of program, future uses, subsidy policies		P	S	I,R	I,D	I,A	
Inside/Outside Differential Rates - Analysis of differential rate structures - Legal analysis	December	S	P	I,R	I,D	I,A	
2017							
System Equity / Economic Development / Equity Fee - Determine if current fee is recovering appropriate revenues from new development to fund existing capacity - Explore implementation of system equity fees that drive redevelopment and annexation	January	P	S	I,R	I,D	I,A	
Financial Plan / Rate Modeling - Develop multi-year rate planning process that ensures revenue stability, but provides ability to request adjustments as circumstances require	February	P	S	I,R	I,D	I,A	
Volume Rate Structure (SF Blocks / Tiers & MF)	March/April	S	P	I,R	I,D	I,A	

TASKS	Completion Target	TW Staff	RFC/GRG	CWAC	City Manager	Mayor/Council	External Stakeholders
- Analysis of optimal rate-block structures for stimulating conservation and maintaining affordability							
Summer Tier							
- Optimization of tiers to promote conservation values; currently only Commercial & Industrial							
Other developing issues							
Pay / Technology - Reviews	May	P	P	I,R	I,D		
Rate Model Improvements/Redevelopment	TBD	I,D	P				
Brief CWAC	June	P	P	I,R			
Start 2018 Rate Process							
CIP Budget due to Business Services	September	P					
- Department O&M due	October	P					
- CIP Budget CWAC	October	P	S	I,R			
- Consumption	November	P	P				
- O & M Budget CWAC	November	P	S	I,R			
2018							
Financial Plan / Revenue		P	P	I,R	I,D	I,A	
- COS / Proposed Rates	January	S,I,D	P	I,R			
- Study Session / Financial Plan / COS / Proposed Rates	February	P	P	I,R	I,D	I,A	
- Sub-Committee Final - Recommendation to CWAC	February	S	S	P,I,R	I,D	I,A	
- Sub-Committee Deliberations	February	S	S	P			
- CWAC Deliberations	February	S	S	P			
- Public Notice	February	P	S				
CWAC Letter	March	P	S	P			
Public Process	March/April	P	S				I
Council Adoption New Rates	May	P	S			I,A	

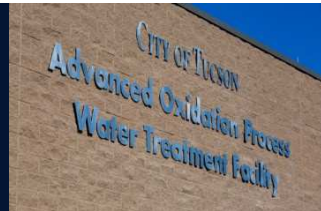
P	Primary responsibility for preparing work product
S	Secondary responsibility for preparing work product
I	Provides input, advise and feedback
R	Makes recommendation
D	Makes decision or provides recommendation
A	Approval

Low-Income Customer Assistance and Water Rate Considerations

CWAC Finance Subcommittee, 09/14/2016



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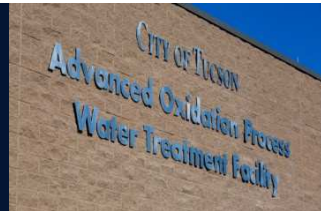


Agenda

- Why review the low-income assistance program
- Current low-income assistance program
- What other utilities are doing
- Regressive impacts of Base Rate increase
- Base Rate and Base Rate + Base CCF proposals
- Additional low-income assistance options
- Discussion



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Why review the Low-Income Assistance Program

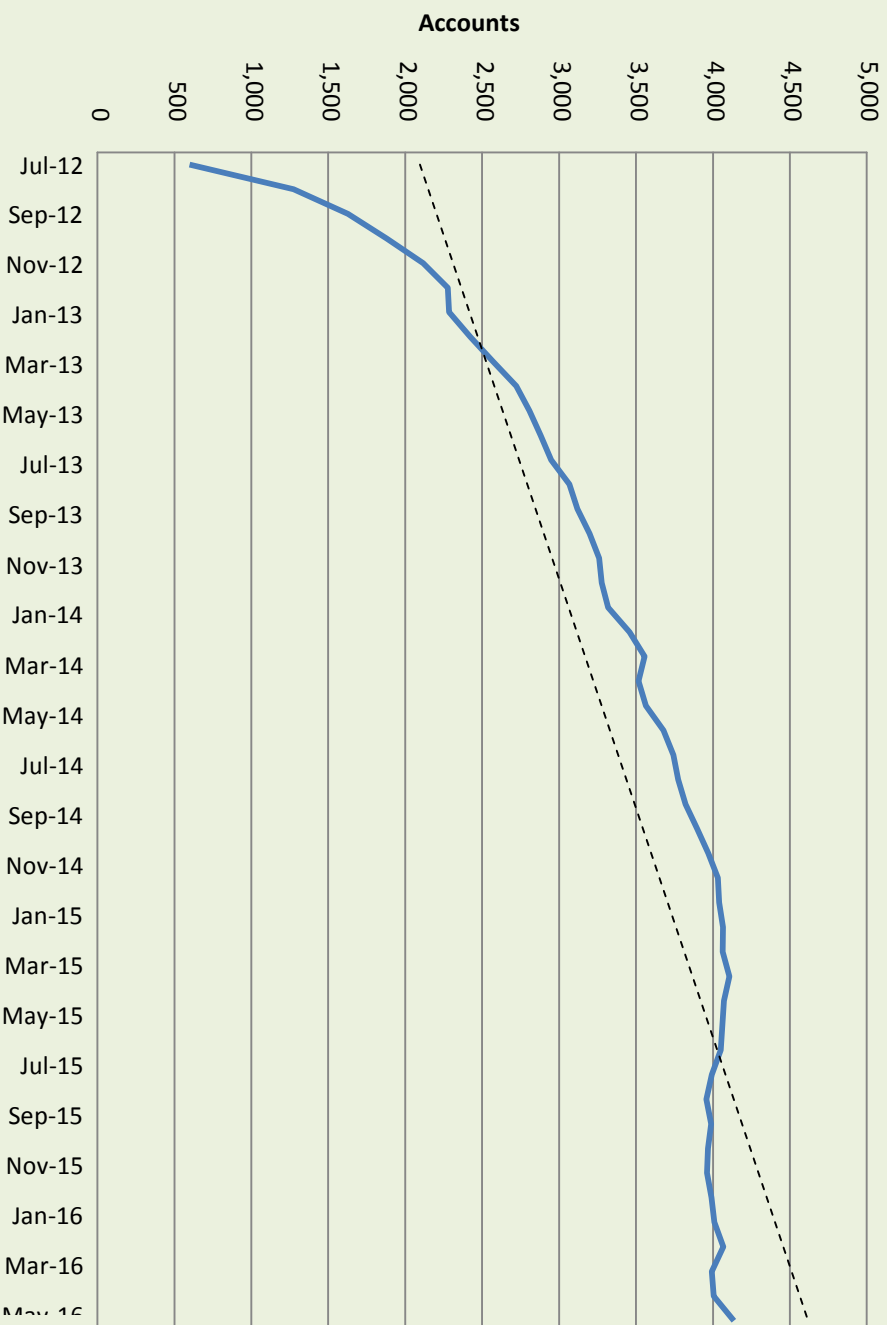
- M&C tasked Tucson Water with providing low-income assistance (see M&C Communication, Nov. 23, 2015)
- TW must evaluate alternate rate structures – including an increased Base Rate – to improve revenue stability
- Increasing the Base Rate may have a regressive impact on low-income customers
- Tucson Water and CWAC are responsible for ensuring low and equitable rates for all customers
- Assistance program must mitigate rate impacts while maintaining a strong conservation signal

Current Low-Income Program

- Mayor & Council support maintaining a low-income subsidy
- Participants receive 50% monthly water bill reduction
- FY16 expenditure: About \$900,000 (0.5% of TW budget)
- About 4,000 accounts (1.7% of 230,000 total accounts)
- Participation rate appears to be leveling off
- Outreach events may identify additional customers in need of assistance (i.e., Barrio Anita)

Current Low-Income Program

Low Income Participation - July 2012 to July 2016



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City of Tucson
Advanced Oxidation Process
Water Treatment Facility

Barrio Anita Outreach

- Ward 1 community outreach event connected residents with utility representatives:
 - Tucson Water
 - Tucson Electric Power
 - Southwest Gas
 - Environmental Services
 - Pima County Assessor's Office
- 70+ customers attended; more than 40 registered for low-income assistance
- Other Wards have shown interest in similar outreach programs



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What Other Utilities are Doing

- Approx. 30% of communities nationwide offer low-income assistance (via direct utility assistance, non-profit assistance, or housing assistance)
- Communities with low-income water-utility programs include Albuquerque, Portland, and San Antonio
- Regional cities *without* water-utility specific low-income programs include Phoenix, Mesa, Glendale, Las Vegas, El Paso, and Las Cruces

How the City of Tucson Compares

Location	Bill Assistance	Other Types of Assistance (Conservation)
Tucson	<ul style="list-style-type: none"> - 50% of monthly water bill (\$18.69/mo average) - Payment Arrangements - Payment extensions 	<ul style="list-style-type: none"> - High-efficiency toilets - Plumbing repairs* - Rainwater collection (loans/grants)
Albuquerque, NM	<ul style="list-style-type: none"> - Variable, based on household size and household income 	<ul style="list-style-type: none"> - N/A
San Antonio, TX	<ul style="list-style-type: none"> - Variable, based on household size and household income (\$3.63- \$18.00/mo) - Late fee waiver for senior citizens - Payment extension for disabled customers - Community donations 	<ul style="list-style-type: none"> - Plumbing repairs
Portland, OR	<ul style="list-style-type: none"> - Discount of \$50.70 on water portion of a 90-day bill (\$16.90/mo) - Payment arrangements - Crisis vouchers 	<ul style="list-style-type: none"> - Fixture repair services

*Increase plumbing repairs as part of Low-Income Program?



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Maintaining the Current Average Low-Income Adjustment

Average low-income bill

Base Rate (5/8" meter): \$12.67/mo

+ Usage, fees, etc.: \$24.71/mo

Total (pre-adjustment): \$37.38/mo

Average 50% adjustment: \$18.69/mo

Average customer bill (post-adjustment): \$18.69/mo

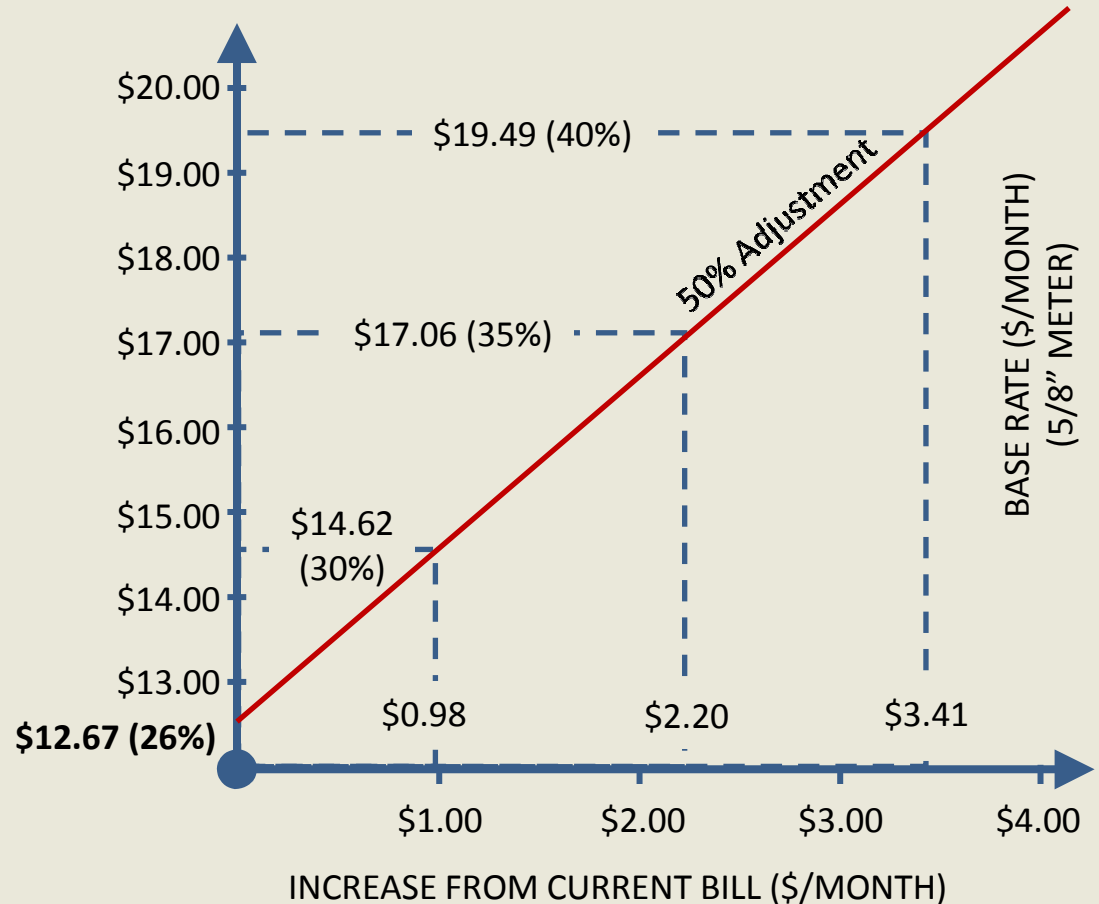
Goals:

- 1) Base Rate increase should not impact low-income customers
- 2) Maintain current average low-income adjustment

Regressive Impact of a Base Rate Increase

Current Low-Income Program: 50% Adjustment

- Percentages reflect the portion of fixed costs that would be recovered by the Base Rate
- Tucson Water's current Base Rate of \$12.67 recovers 26% of fixed costs
- Industry best practice is a Base Rate that recovers >30% of fixed costs



Mitigating the Impacts of a Base Rate Increase

Potential alternatives to a 50% bill adjustment include:

- 100% Base Rate Subsidy
- Base Rate subsidy plus Base CCF
 - A Base CCF provides incentive to keep water usage within a minimal allowance
 - Some utilities currently providing a Base CCF:
 - Metro Water: 4 ccf/mo
 - Phoenix: 6 ccf/mo winter ; 10 ccf/mo summer
 - El Paso: 4 ccf/mo

Low-Income Bill Adjustment Options

% of Fixed Costs Recovered by Base Rate	Low-Income Bill Adjustment Options*		
	50% Bill Adjustment (current method)	100% Base Rate Subsidy	Base Rate + 2 CCF**
26%	\$18.69	\$12.67	\$17.23
30%	\$19.67	\$14.62	\$19.18
35%	\$20.89	\$17.06	\$21.62
40%	\$22.10	\$19.49	\$24.05

* Figures based on average low-income bill of \$37.38, and assume no change to variable rate or volumetric usage

** Current value of 2 CCF is \$4.56 (including usage + fees)

Additional Options: Penalty & Fee Relief

- One-time option to waive certain penalties for customers who qualify for and participate in low-income program:
 - 2nd Delinquency Notice: \$11.25
 - Water Meter Lock: \$55.52
 - Returned Check: \$28.00
- May help some low-income customers afford utility payment
- Cost to Tucson Water: \$40,000–\$60,000/yr
- Would not eliminate meter lock for non-payment of utility bill
- *Fees and penalties are codified; changes require M&C approval*

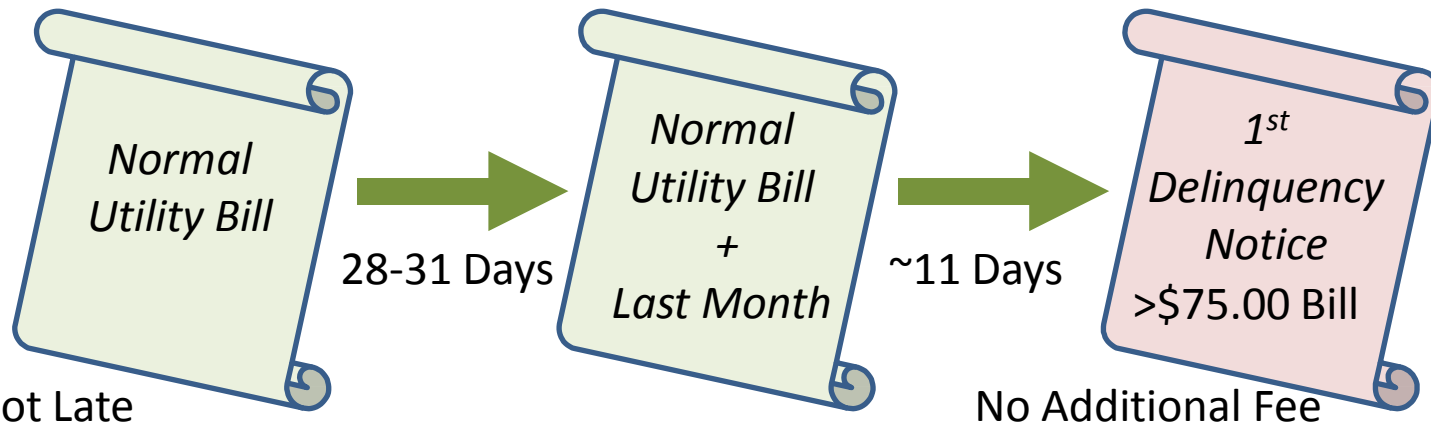
Scheduled Payment Dates

- Billing system can be modified to provide predictable, scheduled payments

However...

- Flexibility in existing billing cycle already provides customers with the opportunity to plan their own payment dates

Anatomy of a Turn-off



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Additional Options: Community Contribution on Utility Bill

- Easily added to utility bill options
- Set up fund to distribute contributions
- Potential uses
 - Plumbing repairs
 - Crisis vouchers
 - Fund low-income subsidy

DISCUSSION

- Other suggestions for supporting low-income customers
- Thoughts on shifting low-income program from 50% bill adjustment, to 100% Base Rate adjustment, or Base Rate + Base CCF

Future related topics:

- Base-rate recovery of fixed costs
- Upcoming Census Tract Study by Raftelis & Associates
- “Right to Water” and its possible relation to Base CCF and residential tiers

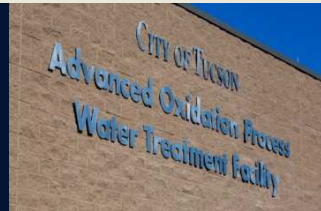
Low-Income Customer Assistance and Water Rate Considerations

CWAC Finance Subcommittee, 09/14/2016

QUESTIONS OR COMMENTS?



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Free Toilet Replacement for Low-to-Moderate Income Homeowners

Leaky and old inefficient toilets can be the biggest water waster inside the home. That's why Tucson Water offers low-to-moderate income families free replacement of older toilets that use 3.5 or more gallons per flush (gpf).

Toilets that qualify for replacement are usually made before 1991. The date of manufacture is generally stamped inside the tank or lid of the toilet. The program provides a high-efficiency toilet, hardware, and installation at no cost.

Three models are available (all are white):

- Round front, standard height
- Elongated, standard height
- Elongated, raised height (ADA)

Qualifications for the program are:

- Low-to-moderate family income
- Replacing high flush toilets (1991 or earlier)
- Tucson Water customer (or a mobile home park, condo, etc., that is a Tucson Water customer)
- Homeowner (rental properties not eligible)
- Households of one person are eligible for one toilet replacement
- Households of two or more persons can receive two toilets



Renters, check with your landlord. They may be eligible to participate in our other high-efficiency toilet rebate programs.

Income Eligibility Guidelines

Total income of all residents must be less than the following to be considered low-to-moderate.

Number of Persons in Household	2015 Annual Income Limit
1	\$33,050
2	\$37,800
3	\$42,500
4	\$47,200
5	\$51,000

This water conservation program is available from Tucson Water and the toilets are installed by Community Home Repair Projects of Arizona (CHRPA). To sign up for a free toilet replacement, call CHRPA at (520) 745-2055.





MEMORANDUM

DATE: November 23, 2015

TO: Honorable Mayor and Council Members

FROM: Albert Elias
Acting Director
Tucson Water/Assistant
City Manager

SUBJECT: Tucson Water Low Income Program Review

Introduction

In recent months, Tucson Water (TW) has received several inquiries regarding the low income payment assistance program. As the program has evolved since its inception, differing perceptions of the program's effectiveness have emerged. TW staff has undertaken a review of the program at this time to evaluate the effectiveness of the program, and to provide recommendations for its improvement. As such, this memorandum is intended to incorporate both a historical review and supply current data on TW's low income program.

Background

The low income program was initially intended to provide payment relief to qualifying low income residents through application at Pima County's Community Action Agency (PCCAA), a division of the Pima County Community Services, Employment, and Training Department. Those needing assistance would qualify for the program based on income and could receive aid in payment of their water bill up to two times per year. TW entered into an Intergovernmental Agreement (IGA) with Pima County to share the program's administrative costs (initially \$30,000 annually) and to provide payment adjustments to customers qualified for the program (up to \$350,000 annually). In later years, the City's Budget Department administered the payments. Currently, TW is responsible for administering this agreement.

Beginning in FY 2013 the program was modified to provide a percentage adjustment on the customer's bill for up to one year at which time the participant could reapply for assistance. The percentages of adjustments over the last three years were as follows:

FY 2013	30% Monthly Adjustment	Requalify Annually
FY 2014	40% Monthly Adjustment	Requalify Annually
FY 2015	50% Monthly Adjustment	Requalify Annually

Review

Based on a review of the payment assistance provided, the low income program appears to be performing well, and participation is growing within the community. TW staff analyzed the monthly payments and participation levels from FY 2013 through FY 2015. The graph below reflects that TW funding of the low income program has increased by 53% from \$531,105 in 2013 to \$812,886 in 2015. Also, program participation has almost doubled to approximately 4,000 participants from an average of slightly over 2,100 two years ago. The table below provides the annual costs of the program, monthly costs, and participation levels. See also the attached graphs showing program growth.

Memorandum to Honorable Mayor and Council, dated November 23, 2015**Subject: Tucson Water Low Income Program Review**

	FY 2013	FY 2014	FY2015
Annual Program Cost	\$531,105	\$770,844	\$812,886
Number of Billing Statements	25,458	39,959	47,653
Average Adjustment per Billing Statement	\$261.57	\$231.86	\$205.19
	FY2013	FY 2014	FY 2015
Average Monthly Program Cost	\$44,259	\$64,237	\$67,741
Average Monthly Participants	2,122	3,330	3,971
Average Monthly Adjustment per Billing Statement	\$21.80	\$19.32	\$17.10

With respect to the apparent decrease in the Average Monthly Adjustment amount, it should be noted that TW customers have reduced their water consumption over the last several years. The corresponding reduction in single family water consumption was approximately 16% over this time period. Low income participants have reduced their water usage greater than the average single family. In regards to program costs, not included in the table above, is the \$40,000 TW pays to PCCAA to administer the program.

In recent years TW has budgeted \$525,000 for the low income program. The real cost of the program in FY 2015 was actually the total adjustments plus payments to PCCAA, which totaled about \$852,886. This does not include internal administration costs at TW. Cost increases can be attributed to the increased use of the program, and increased benefits to users.

Other Low Income Programs

To determine how TW's program compares with similar jurisdictions, the below cities were surveyed in regards to their low income assistance availability. Only Albuquerque, New Mexico offered a similar program among the seven entities surveyed.

Utility Name	Low- Income Program?	Income Qualification Level	Benefit	Renewal Frequency
Albuquerque Bernalillo County Water Utility Authority, NM	YES	133% of Federal Poverty Level	Reduction of monthly bill depending on income level	Annual
City of Las Cruces, NM	NO	N/A	N/A	N/A
El Paso Water Utilities, TX	NO	N/A	N/A	N/A
Las Vegas Valley Water District, NV	NO	N/A	N/A	N/A
City of Phoenix, AZ	NO	N/A	N/A	N/A
City of Mesa, AZ	NO	N/A	N/A	N/A
City of Glendale, AZ	NO	N/A	N/A	N/A

Based on these comparisons, TW's Low Income Program is providing assistance not widely offered in other communities.

Memorandum to Honorable Mayor and Council, dated November 23, 2015

Subject: Tucson Water Low Income Program Review

PCCAA Program Administration

PCCAA administers several low income programs, including ones for Pima County Wastewater Reclamation Department (RWRD), and Tucson Electric Power. This provides low income families the convenience of one location where they may apply for assistance with three different utility services.

An impediment for low income customers is the current application process. Potential low income customers are required to leave a voice message at PCCAA. It takes up to 6-8 weeks for PCCAA to respond to those customers. After PCCAA's initial response, it takes another week or two to qualify the customer. This backlog is detrimental to customers, and causes extra phone calls to TW customer service, as well as account adjustments to accommodate the wait. Reduction of those calls and adjustments could provide some relief to low income customers, as well as to TW customer service.

The \$40,000 presently paid annually to PCCAA covers one full time employee. Last year PCCAA reported spending \$43,000 supporting the TW low income program.

In addition, the IGA between the City and PCCAA has expired, and needs to be replaced. TW plans to return to Mayor and Council with an updated agreement in the coming months.

Next Steps

TW plans to take the following steps to improve the low income program:

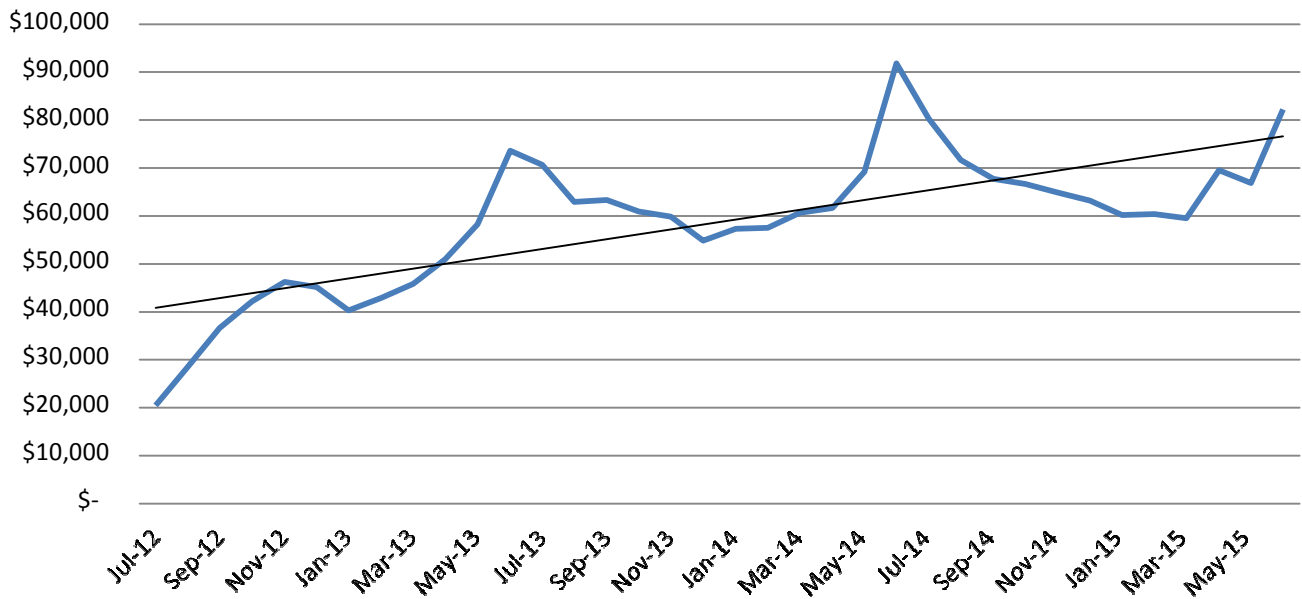
- 1) Working with PCCAA to evaluate their processes and determine where there are efficiencies that can be made to improve customer service.
- 2) Working with PCCAA, Environmental Services, and RWRD to streamline customer approvals, and reduce wait times. Some options being evaluated include:
 - a. Possibly have all three programs administered by PCCAA. Presently Environmental Services administers their low income program. Environmental Services is able to process its low income customers within two weeks. At this time it may not be prudent to move the Environmental Services program until improvements are made at PCCAA.
 - b. Synchronize renewal schedules for Wastewater, Water and Environmental Services so that they all renew at the same time.
 - c. For customer receiving Social Security and Disability have a 3-year renewal in lieu of a 1-year renewal. These customers are normally long term users of the program, and generally make up about 60% of low income customers.
- 3) Adjusting the TW financial plan to show the impact that has occurred due to the increased participation in the low income program, as well as the expected future impacts to the cost of the program due to improved low income customer service.

Once efficiencies have been identified to improve customer service for the low income program, TW staff intends to proceed toward a new IGA and implementation of those efficiencies.

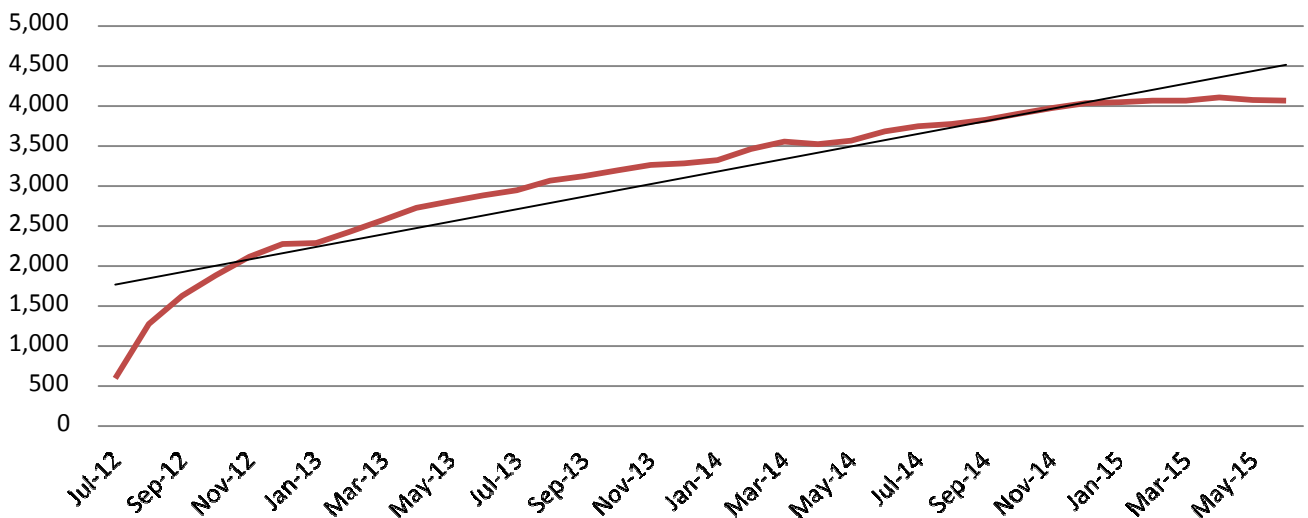
Attachment: Low Income Program Graphs

Cc Michael Ortega, City Manager
Executive Leadership Team
Andy Elder, Deputy Director Tucson Water
Scott Clark, Deputy Director, Tucson Water
Melodee Loyer, Interim Business Services Administrator, Tucson Water
Citizens Water Advisory Committee

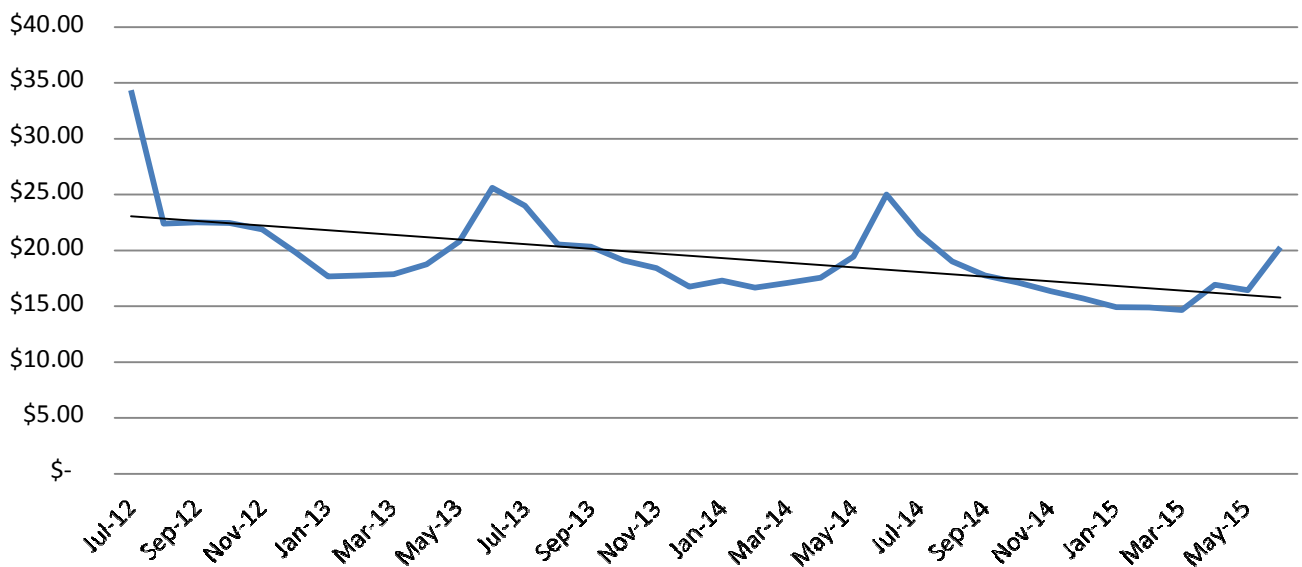
Low Income Monthly Payments Total



Low Income Participant Counts



Low Income Prog. Average Payment





Drinking Water and Wastewater Utility **Customer Assistance Programs**



Acknowledgments

This compendium is an effort by EPA's Water Infrastructure and Resiliency Finance Center (WIRFC) to document how drinking water and wastewater utilities are implementing customer assistance programs to provide better access to essential drinking water delivery and wastewater management services. EPA values the collaboration and partnership with the following organizations in this effort:

- American Water Works Association (AWWA)
- Association of Metropolitan Water Agencies (AMWA)
- National Association of Clean Water Agencies (NACWA)
- National Association of Water Companies (NAWC)
- Water Environment Federation (WEF)
- Water Research Foundation (WRF)



EPA also thanks the utilities that have shared additional information about their customer assistance programs. EPA hopes the information and details gathered from public websites, documents, and interactions will be valuable to other communities and utilities looking for ways to ensure services to customers having difficulty paying water and/or sewer bills.

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Preface

Drinking water and wastewater utilities have the extraordinary task of providing public health and economic sustainability for their local communities. And the price tag to do so is equally extraordinary. Utilities across the country are increasingly seeing the need to invest in aging infrastructure, new technologies, regulatory requirements, and a skilled workforce. They are addressing these needs to uphold their public service duty, all the while keeping in mind their customers' ability to afford these essential services.



Affordability.

This is an important concept that we must consider as public servants. One that our water sector grapples with more and more as increased investments are needed to address complex, and many times competing, social and water quality issues. To address these issues, utilities have been developing household affordability programs that focus on an individual customer's ability to pay for drinking water and wastewater services.

These customer assistance programs are innovative ways to meet specific customer needs, while also meeting the utility's financial needs and obligations. These programs are not a one-size-fits-all approach. Utilities have developed and adapted their own programs to the needs and structures of their local communities. Some households that may have difficulty paying their water and sewer bills include those on fixed incomes or lower incomes, as well as households that face a temporary crisis such as a job loss, illness, or other domestic situation. This document shows the different programs that utilities have initiated, some sophisticated and some common sense, to ensure that all customers receive services and, at the same time, allow the community to benefit from a more sustainable and resilient utility.

We hope that the examples in this compendium show how utilities have addressed affordability matters for their most precious asset – the citizens they serve.

Andrew Sawyers
Director
Office of Wastewater Management

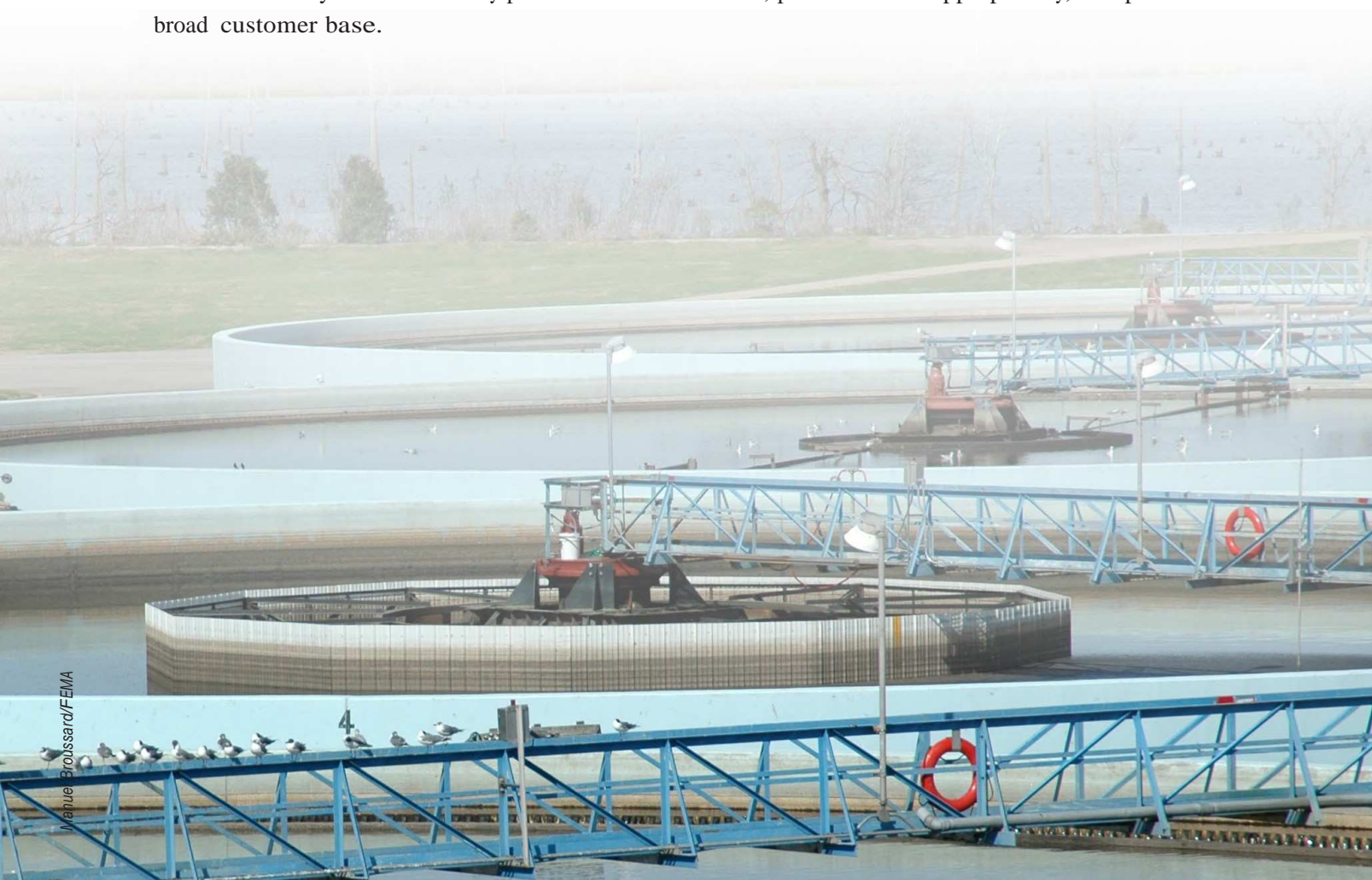
Andrew Sawyers is the director for the Office of Wastewater Management, which leads the Water Infrastructure and Resiliency Finance Center. The Center identifies financing approaches for public health and environmental goals by providing financial expertise to help communities make better-informed decisions about the drinking water, wastewater, and stormwater infrastructure.

Introduction

Drinking water and wastewater utilities across the country are changing the way they do business to help all members of their communities maintain access to vital drinking water and wastewater services, while also protecting the utilities' bottom lines.

In every community across the country, there are some customers that will have difficulty paying their water bills. According to the U.S. Census Bureau, 46.7 million people (14.8 percent of the U.S. population) lived in poverty in 2014 (DeNavas-Walt and Proctor 2015). Other people experience unexpected crises that affect their ability to pay. In response, a number of water and wastewater utilities have developed customer assistance programs (CAPs) that use bill discounts, special rate structures, and other means as an approach to help financially constrained customers maintain access to drinking water and wastewater services (collectively referred to as “water services” or “water utilities” throughout this document). These programs help households address issues with affordability and help protect public health throughout the community. They also help ensure the utility can sustainably provide its core services, price services appropriately, and preserve a broad customer base.

A study by the U.S. Geological Survey found that about 86 percent of the U.S. population relied on a public utility for their drinking water or wastewater services in 2010 (Maupin et al. 2014).



The U.S. Environmental Protection Agency (EPA) researched publicly available information to identify drinking water and wastewater utilities in the United States that have developed CAPs. Public websites and public documents were reviewed to compile programs that large drinking water utilities and wastewater utilities (i.e., serving more than 100,000 people) have developed. A separate review was conducted of public websites and public documents developed by a random sampling of medium-sized drinking water and wastewater utilities serving between 10,000 and 100,000 people. Additional utilities reached out to EPA to provide information on their CAPs.

The review effort considered 795 utilities, and found that more than a quarter (228 utilities, or 28.7 percent) offer one or more CAPs. A total of 365 CAPs are currently offered, mostly by large utilities (Table 1). A Quick-Find Matrix, presented in Appendix A, offers brief profiles of all identified programs. More detailed information on each program is presented in Appendix B: Utility Snapshots.

Table 1. Customer Assistance Programs Offered by U.S. Drinking Water and Wastewater Utilities

Type of Drinking Water and Wastewater Utilities Reviewed	Number of Utilities Reviewed	Number of Utilities Found to Have One or More Programs	Total Number of Programs ¹ Identified During Review
Large Utilities (>100,000 people)	620	190 (30.6%)	308 (84.4%)
Medium Utilities (10,000–100,000 people)	175	38 (21.7%)	57 (15.6%)

¹ Of 795 utilities reviewed, 228 utilities offer a total of 365 CAPs.

Meeting Expenses – A Neighbor’s Perspective

This document does not address the overall utility affordability of developing or complying with drinking water and/or wastewater regulations. Instead, this document focuses on programs that drinking water and wastewater utilities have developed to assist customers that have difficulty paying for drinking water and/or sewer services. This relates to a different context of affordability—that of an individual customer’s ability to pay for drinking water and wastewater services. Regardless of a water utility system’s rates and rate design, some customers will have difficulty paying for service, no matter the price of the service. Customer assistance programs are tools that help utilities address these affordability challenges.

This document does not suggest what utilities should or must do. Instead it provides examples of hundreds of utilities’ proactive efforts to change how they do business, to help ensure all their customers can receive the public health benefits of water service while meeting the utility’s financial needs and obligations.



This document is designed to help drinking water and wastewater utilities build on their existing CAPs or adopt new CAPs by learning from the experiences of other utilities. By highlighting what CAPs are meeting which needs within diverse communities across the United States, utilities can see what works, and why.

Why Focus on Customer Assistance Programs?

Under current rate structures, utilities often find approximately 1 percent of their customers are unable to pay at any particular time (WRF 2010).

Households on fixed or lower incomes may sometimes have difficulty paying their bills; plus, any family, regardless of household income, could face an unexpected crisis (e.g., job loss, illness, death, divorce) that puts them in a temporary hardship situation. For some types of utilities, nonpayment would lead to a prompt termination of service, and customers would face inconvenience and might explore substitute options. In contrast, a water service customer facing disconnection also faces immediate health and safety threats.

Therefore, water utilities across the United States have demonstrated a commitment to helping low-income customers and customers in crisis delay and avoid disconnection. Many communities have decided that each resident should have the same access to clean and safe water that everyone else in the community enjoys, even if paying for the service is beyond their immediate means. It is water's special status as essential to public health that makes ensuring access more than a charitable cause.



“In every community in the U.S., some households inevitably have difficulty in paying water and wastewater bills. The relative number may be large or small, but there are always some that find public utility service unaffordable. This is true whether the community as a whole is wealthy or poor, whether the average cost of water and wastewater service is high or low, and whether the utility’s collections policy is strict or lax.”

—Environmental Financial Advisory Board (EFAB)

CAPs Benefit Customers and Communities

Utilities use CAPs to help customers and strengthen their local communities. Community members are able to:

- Address issues with affordability,
- Retain or restore access to water services crucial to their daily life,
- Avoid penalties and fees, and
- Avoid the health threats, inconvenience, and stigma of water service disconnection.

According to the Water Research Foundation, low-income households are three times more likely to have their water and/or sewer service disconnected than other households (WRF 2010).

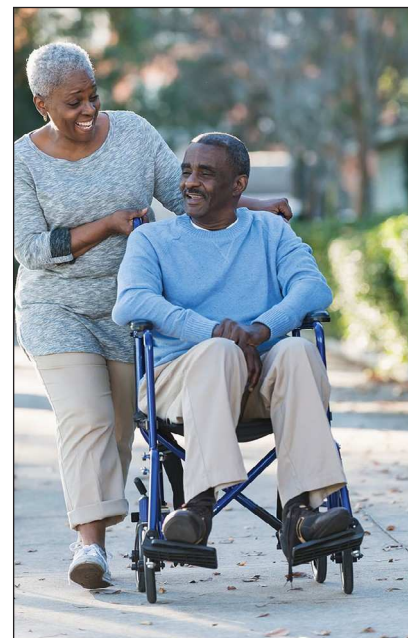
CAPs Benefit Utilities

Utilities have also discovered that CAPs support their business in three key areas:

1. **Offers an Opportunity to Practice Social and Corporate Responsibility** – Taking care of the less fortunate in our communities is the right thing to do. Utilities have a unique opportunity to help neighbors in need.
2. **Improves Public Relations** – From a business standpoint, CAPs allow utilities to:
 - Improve public health and environmental quality,
 - Continue their critical role in the community and local economy,
 - Improve their standing with customers, and
 - Bolster their reputation with other key stakeholders in the community.

A water sector utility that finds ways to serve its entire customer base will be championed as a critical asset to the community.
3. **Improves Financial Health** – Utilities can save on administrative and legal costs associated with collecting on debts, disconnection, and reconnection of water services.

Because of these benefits to the utility, its customers, and the community, many utilities have voluntarily developed a CAP (or in many cases, CAPs) tailored to meet customers' needs. The variety of CAPs across the country (highlighted in the Quick-Find Matrix and Utility Snapshot sections provided at the end of the document) show that utilities are developing innovative and creative custom solutions.



Household-level affordability problems often result in increased costs and decreased revenues for water and wastewater utilities that impact all customers, rich and poor alike. Excessive numbers of disconnections for nonpayment create major inconvenience for households and may contribute to public health problems (EFAB 2006).

Costs of Providing Water and Wastewater Services

The business of running a drinking water or wastewater utility is complex, with a variety of fixed costs associated with providing public services. Utilities must cover the cost of daily operation and maintenance expenses (including energy, labor, chemicals, and other supplies) to ensure continuous service that meets applicable federal and state public health and environmental standards. In addition, utilities plan for long-term capital and operational investments such as:

- Repairing and replacing aging infrastructure.
- Preparing for drought conditions and water quantity issues.
- Increasing utility resiliency and security.
- Complying with new rules and regulations.

Estimates for repairing and replacing aging infrastructure alone amount to a trillion dollars in investment needs collectively facing the industry in the next 25 years (AWWA 2012). More than \$600 billion of this need is eligible for financing under the Drinking Water State Revolving Fund (DWSRF) and Clean Water State Revolving Fund (CWSRF) programs, but the needed investment far outpaces the funds available. As more and more utilities use best management practices such as asset management to forecast costs needed to sustainably manage their utility, these costs may increase. Rising costs for replacing aging infrastructure will be accompanied by higher bills for customers. As a result, the need for affordability programs will increase over the next several decades.

Utilities can tap numerous possible revenue sources to cover costs for providing service, including usage charges, connection fees, and in some cases property tax revenue. Setting rates is usually performed at the discretion of the utility and the local unit of government. Utilities and local governments have the authority to work into their business model a safety net of one or more CAPs that reduce customers' risk of losing water service or incurring financial penalties.



Eligibility Criteria Vary by Utility

As shown in Figure 1, the most common criterion considered for CAPs eligibility is status as a low-income household. Senior citizens are often eligible for assistance, as are households experiencing short-term financial hardships. EPA also found programs targeting assistance to disabled customers, as well as customers that are either active duty or veterans of the military. Specific eligibility criteria (e.g., the income threshold used to qualify) differ across programs. The way utilities determine customers' eligibility also varies, with some utilities conducting application reviews and approvals in-house and others collaborating with social service programs to accept their eligibility determinations.

Who Needs Assistance?

CAPs serve different segments of the population based on factors such as income level (e.g., low- or fixed-income), permanent disability, occurrence of temporary hardship (e.g., recent divorce, death of spouse, recently unemployed), age (e.g., senior citizens), and/or status as a veteran.

Income is the most common criterion used to determine rate assistance eligibility. Some utilities offer a discounted rate for customers whose income is below a specified threshold. The threshold might be based on the poverty level (e.g., twice the federal poverty level) or on water bill charges exceeding a specified percentage of income (e.g., median household income, or MHI). Some utilities require customers to stay current on their water bills to remain eligible for assistance.

Some utilities determine eligibility according to whether the customer receives assistance from other social aid programs. Under this criterion, eligibility for utility billing assistance is based on successful enrollment in assistance programs offered by other agencies or organizations, which lowers the administrative costs to the water utility, makes the process easier for recipients, and generally accelerates the reach of the water CAP.

EPA's review of 795 utilities across the nation showed that almost 30 percent of utilities offer one or more CAPs, for a total of 365 active programs. Some CAPs provide assistance to more than one group of customers. Overall, the customers most frequently targeted by CAPs were those in low-income households (Figure 1).

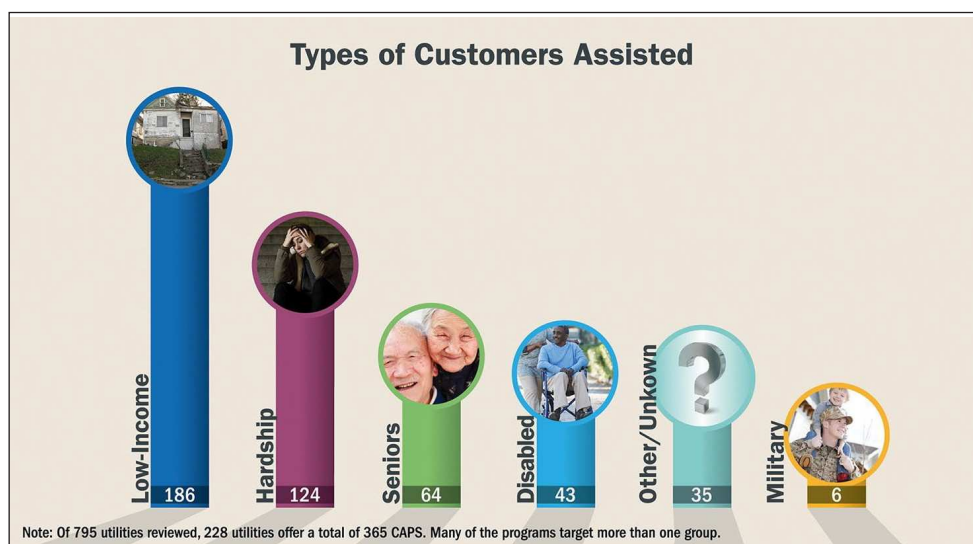


Figure 1. Types of customers assisted by CAPs at U.S. drinking water and wastewater utilities.

Types of Customer Assistance Programs

Utilities offer a variety of assistance programs to meet the needs of their customers. (See Appendix B: Utility Snapshots for more information on specific programs described in this section and their materials.) Common program types include:

Bill Discount – Utilities reduce a customer’s bill, usually long-term. Can be applied to nearly any type of rate structure or aspect of the bill (e.g., variable rate structure, fixed service charge, and volumetric charge). Also known as write-off, reduced fixed fee.

Flexible Terms – Utilities help customers afford services and pay bills through arrearage forgiveness (e.g., rewarding timely bill payments by partially forgiving old debt and establishing a payment plan for future payments), bill timing adjustment (e.g., moving from quarterly to monthly billing cycles), or levelized billing (e.g., dividing total anticipated annual water and sewer bill by 12 to create a predictable monthly bill amount). Common categories of different program types include payment plans, connection loans, managing arrears, levelized billing, bill timing.

Lifeline Rate – Customers pay a subsidized rate for a fixed amount of water, which is expected to cover that customer’s basic water needs. When water use exceeds the initial fixed amount of water (i.e., the lifeline block), the rates increase. Also known as minimum bill, low-income rate structure, single tariff, water budget.

Temporary Assistance – Utilities help customers on a short-term or one-time basis to prevent disconnection of service or restore service after disconnection for households facing an unexpected hardship (e.g., death, job loss, divorce, domestic violence). Also known as emergency assistance, crisis assistance, grant, one-time reduction.

Water Efficiency – Utilities subsidize water efficiency measures by providing financial assistance for leak repairs and offering rebates for WaterSense-certified fixtures, toilets, and appliances. Also known as water conservation.

EPA’s review of 795 utilities across the nation showed that almost 30 percent offer one or more CAPs; of these, 155 included a bill discount in their CAP. The next two most popular CAP types were flexible terms and temporary assistance (Figure 2).

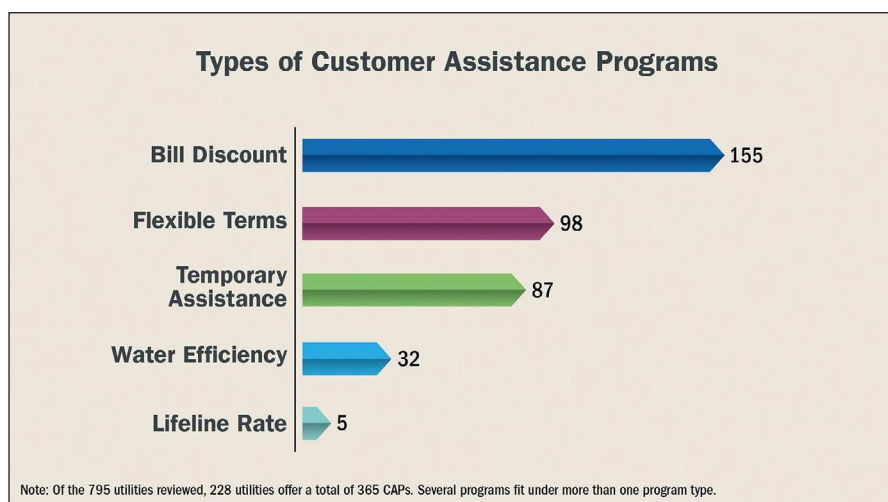


Figure 2. Types of CAPs offered by U.S. drinking water and wastewater utilities.

Bill Discount

Reduces bills on an ongoing basis usually by a percentage or dollar amount. This broad category encompasses a diverse array of programs.

Opportunities

- Targets households that have difficulty paying water and/or sewer bills.
- Offers flexibility to structure in a variety of ways, including a sliding scale; can apply to any type of rate structure.

Challenges

- Revenue impact may be greater because programs are generally designed to provide assistance long-term.
- Can be confusing to customers if program-related outreach and education isn't provided.

Considerations

- Administrative burden is low if utility can partner with an existing social service program for eligibility determination and enrollment; administrative burden can be higher if a partnering opportunity doesn't exist.
- A percentage discount can give households using more water a larger subsidy, creating concerns of equity and providing a disincentive to use water efficiently.
- Does not take into account other factors that might be causing long-term high water usage, such as older appliances and fixtures.

New York City, New York

Mayor de Blasio and the New York City Department of Environmental Protection (DEP) announced on December 24, 2015, that nearly 52,000 low-income, senior, or disabled homeowners across the city will receive an automatic one-time credit of \$115.89 on their next water bill, saving most participants approximately 25 percent on their annual bill. The credit is part of the Home Water Assistance Program, first introduced in 2014, to assist approximately 12,500 homeowners who qualified for the federal Low-Income Home Energy Assistance Program (LIHEAP). In 2015, DEP expanded the program to include those who receive a Senior Citizens Homeowners Exemption or a Disabled Homeowners Exemption for property taxes, bringing the total to nearly 52,000 homeowners. DEP has partnered with the Human Resources Administration and the Department of Finance to identify qualified homeowners (with homes housing one to four families) who received a LIHEAP or low-income property tax benefit in 2015. Homeowners do not have to do anything to receive the credit; it will automatically appear on the next water and sewer bill for qualifying customers.



"Any assistance to low-income homeowners is welcome news in the Bronx and New York City. Many families struggle from paycheck to paycheck and receiving a credit on their next water bill will likely go a long way to help. ... I would like to thank Mayor de Blasio, the New York City Department of Environmental Protection, the Human Resources Administration and the Department of Finance for their work in making sure that more than 52,000 households receive a credit of \$115 on their next water or sewer bill through the Home Water Assistance Program."

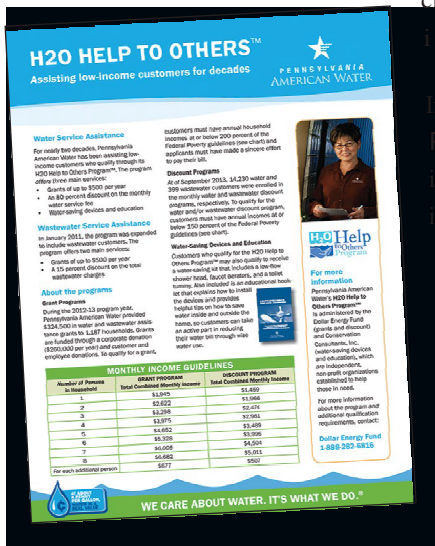
—Assembly Member Latoya Joyner

American Water



American Water provides drinking water and sewer-related services to communities in 45 states. They offer multiple CAPs designed as a safety net for customers in need.

New Jersey American Water's H2O Help to Others Program™ (serving Liberty, Ocean City, Raritan, Short Hills, and coastal north and western New Jersey) includes a bill discount program that provides low-income customers in New Jersey a water bill credit (grant) of up to \$500. Eligible customers must have a total combined monthly income at or below 200 percent of the federal poverty guidelines. In some cases, recipients must pay a portion of their bill based on their income. In 2014, New Jersey American Water provided \$92,453 in assistance grants to 327 households. Eligible customers could also receive a 100 percent discount on their monthly fixed service charge for water. Approximately 5,500 customers in New Jersey were enrolled in this program as of December 31, 2014.



In Pittsburgh and Lake Scranton, the Pennsylvania American Water Company uses its H2O Help to Others Program™ to offer income-qualified drinking water customers an 80 percent discount on their monthly water service fees and grants of up to \$500 per year. Low-income sewer customers also can receive annual \$500 grants as well as a 15 percent discount on their total wastewater charges. The threshold for qualification for assistance is 150 percent of the poverty line.



For some of these programs, American Water provides corporate funding as well as a corporate match for customers' donations. Other programs are funded through the rate design. American Water customers wishing to contribute to the H2O Help to Others Program™ can add a donation to their monthly American Water bill payment. All donations and American Water's matching funds go directly to qualifying customers.

Seattle, Washington

Seattle Public Utilities (SPU) offers its drinking water and sewer customers a bill discount of 50 percent if their household income is at or below 70 percent of the state median household income. All SPU residential accounts are eligible if they meet income guidelines, which vary by household size. Renters and condo owners who do not receive a water bill directly could be eligible for a credit to their electric bill instead. Renters living in single family homes and duplexes receive more credit than residents in multifamily buildings. Households participating in the Housing Choice Voucher Program (Section 8 housing) or living in other specific subsidized housing units are not eligible for the bill discount program. In addition to offering the bill discount program, the utility also offers a complementary Emergency Assistance Program designed to help qualified customers with delinquent bills.



Flexible Terms

Helps customers stay current with bills by waiving penalties, fees, interest, and/or changing how they are billed over time.

Opportunities

- Highly effective and popular for gas and electric utilities.
- Few legal or policy barriers make implementation relatively low-cost and easy.
- Can reduce administrative costs for the utility.

Challenges

- Can diminish the power of water conservation pricing.
- Can reduce revenue for the utility.

Considerations

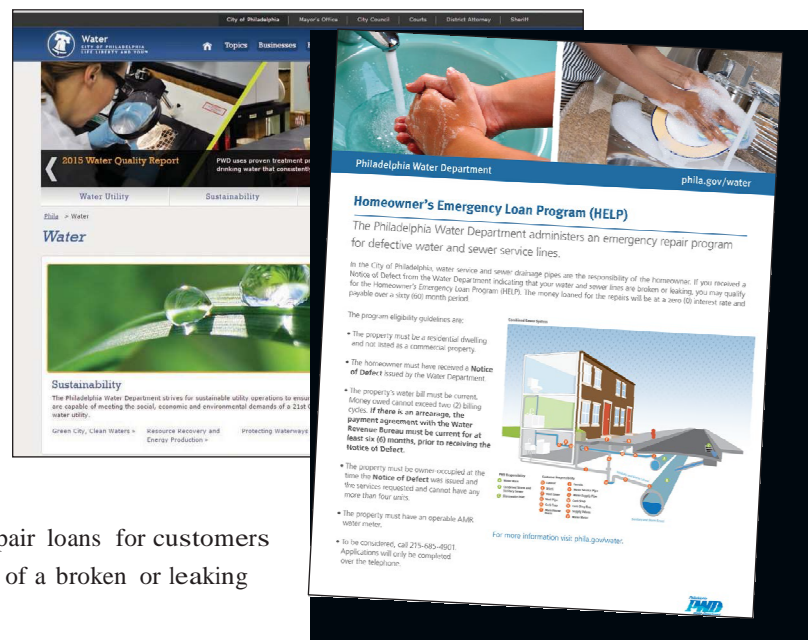
- Increasing billing frequency does not require the utility to change the frequency of meter reading; however, some utilities may find it necessary.
- Monthly billing allows for predictability and planning. Levelized billing works well when it is voluntary or other utility bills are also levelized.
- Some measures, like levelized billing and bill timing, are revenue neutral. Other tools, such as forgiving arrears and interest-free payment plans, lower (potential) revenue. Reduced fee programs can improve collectability of revenue.
- New technology, such as pre-paid meters and smart meters, give utilities more options for designing flexible terms that customers can use to help remain current on their bills.

Philadelphia, Pennsylvania



The Philadelphia Water Department provides a number of CAPs to its customers to assist with water and sewer

bills, including several different options for flexible terms. Customers having difficulty paying taxes or water bills can arrange a payment agreement. When the customer enters into a payment agreement, they must pay the future monthly water and sewer bills in full and on time, and make their agreed upon monthly payments. The Homeowners Emergency Loan Program also provides no-interest repair loans for customers in imminent danger of service disconnection because of a broken or leaking water service or sewer drainage line.



Tallahassee, Florida



The city of Tallahassee's municipally owned drinking water and wastewater utility offers customers levelized billing through a program called Budget Billing. This program allows customers to average their bills as a way to flatten out the peaks and dips of usage over the course of a year, resulting in a consistent bill for their utility services.

The utility totals the past 12 months of utility usage (billed amounts) and divides the total by 12 to find the average monthly bill. The utility then adds another 10 percent to arrive at a monthly figure that will be billed throughout the subsequent year. The additional 10 percent protects the customer from significantly underpaying bills if their usage varies because of warmer or drier conditions. Every 12 months, the utility automatically reviews the account to determine the difference between the actual utility bills and budget billed amounts. This difference will then be used to compute the following year's bill. Any amount of underpayment or overpayment is rolled into the new budget billing amount.

Lifeline Rate

Reduces bill for a set quantity of water on an ongoing basis to allow essential usage.

Opportunities

- Can be targeted to specific eligible households, which reduces its cost.
- Can promote water conservation.

Challenges

- Targeting only eligible households makes implementation more difficult.
- Eligible households may be more likely to use more water for basic needs.

Considerations

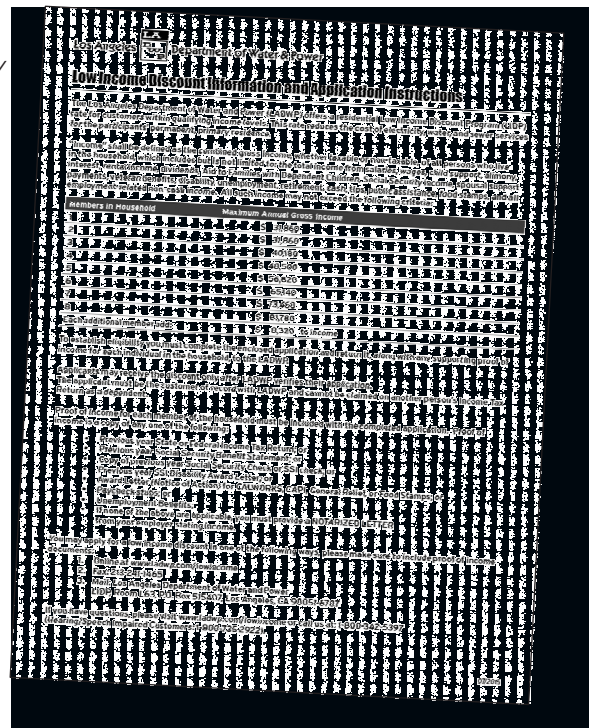
- Consider adjusting the size of the lifeline block to take into account the number of people in the household.
- Some ratepayers will be subsidizing (through higher rates) the ratepayers who qualify for the lifeline program.

Los Angeles, California



Through the Senior Citizen/Disability Lifeline Rate Program, the Los Angeles Department of Water and Power offers eligible

low-income households a 31 percent reduction in water and sewer rates for the first 1,800 cubic feet of water used in every 2-month billing cycle. After that amount (i.e., the lifeline amount), the standard rate applies. To be eligible, residential customers must reside at the service address and be responsible for directly paying the water bill, be at least 62 years old or disabled, and have a combined adjusted gross household income of less than \$33,200 for the previous year. The funds to pay the water bill must not be from another public agency. Households who qualify might also qualify for a discount on their trash bill. Eligibility for the program is reviewed biannually. Existing customers continue to receive the discounted rate as long as they maintain eligibility.



Norman, Oklahoma



The municipally owned drinking water and sewer utility in the college town of Norman, Oklahoma, provides low-income households a special rate structure for the first 5,000 gallons of drinking water they use; beyond 5,000 gallons the standard

rate applies. Rather than paying \$3.35 per 1,000 gallons, they pay \$1.50 per 1,000 gallons, for a monthly savings of almost \$10. In addition, the municipality also provides low-income households meeting federal guidelines a 50 percent discount off their monthly drinking water fixed fee (\$6) and monthly sewer fixed fee (\$5). The net total potential monthly savings for low-income households is nearly \$21.

Temporary Assistance

Reduces bill one time or on short-term basis to help customer deal with an urgent, unexpected hardship.

Opportunities

- Targeted assistance helps customers during their time of greatest need.
- One-time nature can make the program relatively inexpensive.
- Partnering with other agencies and organizations can lessen administrative burden.

Challenges

- Can become long-term assistance unless limits are implemented.
- Might be insufficient to prevent a service disconnection.
- Can have relatively high administration costs.

Considerations

- Water and sewer utilities often partner with another organization (e.g., a public assistance agency or local charity) to administer the program.
- Resources for this type of program often come from outside government agencies, social service agencies, or voluntary contributions from other ratepayers.

Charlotte County, Florida



The HeartShip Program of the Charlotte County Utilities provides \$90 in emergency assistance on a first-come, first-served basis for drinking water and sewer services. A household can only qualify once every 5 years. The utility partners with the county's Health and Human Services Department, which certifies a recipient's need and qualification to receive assistance. To be eligible, a customer must have received an urgent notice for disconnection of service or had their service disconnected for nonpayment. In addition, the household's income cannot exceed

150 percent of the federal poverty guidelines, and they must have experienced an emergency situation beyond the household's control. Customers support the program with tax-deductible donations.

Portland, Oregon



The Portland Water Bureau (PWB) offers several temporary assistance programs for drinking water, sewer, and stormwater services. Households enrolled in the Low-Income Utility Assistance Program could receive one \$150 crisis voucher every 12 months. The customer must pay a portion of the

bill to receive assistance. Eligibility depends on family size and gross monthly household income. PWB also offers a Safety Net Program that provides assistance to residential ratepayers facing a qualifying emergency (such as change in employment, unreimbursed medical bills, or divorce). The Safety Net Program can delay service disconnection, waive delinquency charges, offer interest-free payment plans, and include financial assistance. The duration of temporary assistance is established on a case-by-case basis.

Wyandotte County, Kansas



The Kansas City Board of Public Utilities' (BPU's) Customer Hardship Payment Service Program offers a one-time credit of up to \$500 per year of a customer's utility expenses for specific hardship cases, including a health emergency, a change in employment or income status, a change in family or marital status, or unforeseen documented expenses. To qualify, the customer must not have had more than one late or missed payment in a 12-month period. The BPU, which is a nonprofit, community-owned drinking water utility, developed the program in cooperation with the United Way of Wyandotte County.

Water Efficiency

Reduces bill by directly implementing water saving measures, such as repairing or replacing leaking or outdated pipes and/or fixtures.

Opportunities

- Disadvantaged customers are more likely to have old fixtures and/or poor plumbing.
- Can be a long-term solution to lowering bills that empowers homeowners.
- Can use outreach materials and partnerships with other utilities through WaterSense.
- Complements a community's sustainable water management goals, carbon reduction efforts, etc.

Challenges

- Can impact utilities' revenue.
- Rebates for new devices and appliances may be less likely to help low-income households.

Considerations

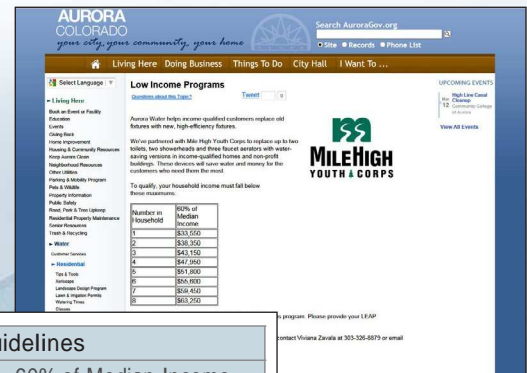
- Coupling water efficiency programs with increasing block pricing can be very effective.
- Programs can be designed and structured in numerous ways, from rebates to service contracts with local providers.
- Low-income customers are more likely to take advantage of programs that provide in-house services as opposed to programs that require them to buy their own equipment or services (WRF 2010).

Aurora, Colorado



The municipal drinking water, wastewater, and stormwater utility for the city of Aurora, has a Low-Income Water Efficiency Program (LIWEP) where it replaces old plumbing fixtures with new water-efficient ones. Each eligible

household can receive up to two toilets, two showerheads, and three faucet aerators. These fixtures are replaced by the Mile High Youth Corps, who partners with the utility to perform the work in residences. Households must meet the income guidelines to qualify. Households that are qualified to receive low-income benefits for electricity are automatically qualified for the LIWEP.



Income Guidelines	
Number in Household	60% of Median Income
1	\$33,550
2	\$38,350
3	\$43,150
4	\$47,950
5	\$51,800
6	\$55,600
7	\$59,450
8	\$63,250

Portland, Maine



The Portland Water District has a program for low-income customers where it provides financial assistance to improve water efficiency and lower water bills. The utility has teamed with The Opportunity Alliance (TOA) to administer the Home Plumbing Assistance Program, which

repairs, replaces, and installs plumbing fixtures and water-saving devices. Not only will TOA determine customer eligibility and conduct the home audit, it will also develop a remediation plan, subcontract all work to be completed, and conduct an inspection after the work is done. The items eligible under the program include leaking or broken water pipes, toilets, hot water tanks, kitchen and bathtub faucets, shower heads, toilet dams, low-flow devices, and outside faucets.

California Water Service Helps Customers in Communities Statewide

California Water Service Company (Cal Water) is an investor-owned company serving 478,000 customers in 23 service areas encompassing more than 100 communities across California. Founded in 1926, Cal Water is one of the largest private water companies in the country. Though not all of Cal Water's drinking water systems are physically close to one another, they all share a similarly designed CAP, regardless of the size of their customer base.



As an investor-owned utility, Cal Water is regulated by the California Public Utilities Commission (PUC). Every 3 years, the California PUC evaluates the rates Cal Water charges its customers. Although the authorized revenues for private utilities are cost-based, the PUC has also approved CAPs (discounted rates) and rate structures designed to influence customer behavior, such as conservation. In contrast, government-owned public utilities are subject to Article XIII C and D of the California Constitution (Proposition 218 approved by the voters). As interpreted by the courts, Proposition 218 requires that all government-owned public utility rates be based on the cost of service. This precludes cross subsidies within and among customer classes, including CAPs.

Low Income Rate Assistance Program

The California PUC has encouraged Cal Water's efforts to use CAPs to help customers in need. In fact, Cal Water was the first water utility in California to propose a CAP in 2006. Modeled after a similar program offered by electric utilities, the Low Income Rate Assistance (LIRA) Program provides a consistent benefit to all eligible customers in all their communities. The rates, both the fixed portion and the volumetric charges, differ across its communities, so Cal Water offers a bill discount that is a constant 50 percent of the fixed monthly service charge. The discount is covered by adding a surcharge to all customers' bills.

Approximately 20 percent of Cal Water's customers are eligible for and receive assistance under LIRA. Any household that qualifies for assistance from the electric utility is automatically enrolled in LIRA. Cal Water and local energy companies annually exchange data on eligible households to ensure that all qualified customers get assistance. By collaborating on efforts to qualify customers based on income guidelines, Cal Water saves on the efforts to qualify customers based on income guidelines, Cal Water saves on

"In today's age of water availability... especially in the West...utilities are selling less of their product, so rates are going up, and utilities need to offer low-income customers something."

the administrative burden of running the program. The coordination requires the upfront investment of information technology work to allow utilities to exchange information; however, once established, the coordination makes administering the program easier and ensures the program's maximum reach.

Bathroom Fixture Replacement Program

In most of its larger communities Cal Water offers a Bathroom Fixture Replacement Program to single-family household customers who receive LIRA (see box for list of participating communities). In this program, the utility pays for the materials and labor to replace a toilet, faucet, and showerhead with no limit on the number of bathrooms per household. In 2015, about 1,500 out of 314,000 eligible customers participated in the fixture replacement program.

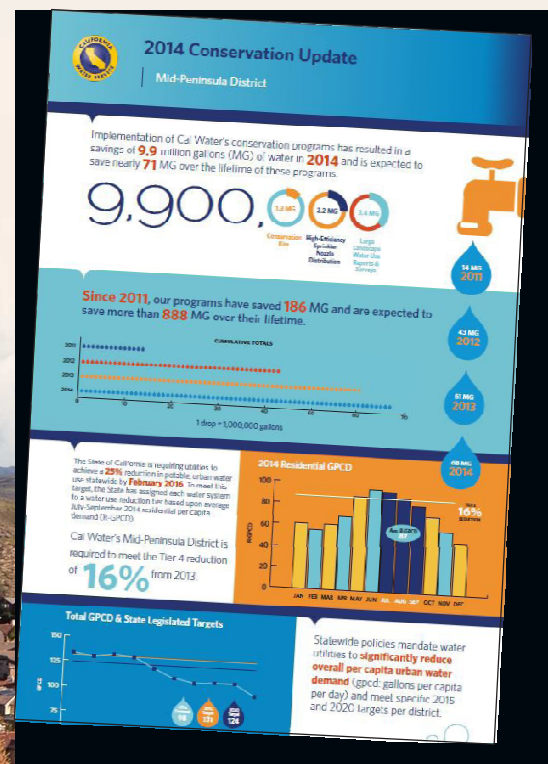
Cal Water is happy with the LIRA program and how it's helping customers. In addition to the coordination efforts with electric companies, Cal Water also works with community-based organizations to conduct outreach to ensure eligible customers know about the program. Cal Water has found the Bathroom Fixture Replacement Program to be very important because rebate-only programs generally aren't effective in reaching low-income households due to the cost burden of initially purchasing the water-saving fixtures. The company is proud to offer LIRA in all its communities; some of these communities – especially the small ones – would not have CAPs if they were independent, government-owned water systems. Pooling resources to design and manage the program offers a significant cost-savings advantage; plus, the cost recovery can be spread over a much larger customer base.

For more information, contact Stan Ferraro at 408-367-8225 or sferraro@calwater.com.

Cal Water Communities			
Medium/Large Systems (Serving 10,000+ people each)			Small Systems** (Serving < 10,000 people each)
Bakersfield	Hermosa Redondo*	Salinas	Antelope Valley
Bayshore*	King City	Selma	Dixon
Bear Gulch*	Livermore*	Stockton*	Kern River Valley
Chico	Los Altos*	Visalia*	Oroville
Dominguez*	Marysville	Westlake*	Redwood Valley
E. Los Angeles*	Palos Verdes*		Willows

*Offers the Bathroom Fixture Replacement Program to LIRA recipients.

** Small system summary information is not included in this report.



Northeast Ohio Regional Sewer District Offers Various Customer Assistance Programs

The Northeast Ohio Regional Sewer District (NEORSRD) provides wastewater services across 355 square miles of the greater Cleveland area, including the city of Cleveland and all or portions of 61 other municipalities. Created by a court order in 1972, the utility treats more than 90 billion gallons of water each year for approximately 1 million people through about 313,000 accounts. Every year, NEORSRD collects \$250 million in revenue through user fees, has operating expenses of \$130 million, and invests \$250 million annually into infrastructure. NEORSRD is considering innovative financing mechanisms because of its need to fix aging and outdated infrastructure, as well as the anticipated need to increase its capital budget within the next 25 years to comply with a mandate to reduce combined sewer overflows (CSOs) by capturing 98 percent of all wastewater entering the combined sewer system.



The average residential customer currently pays a fixed fee of \$7.20 per quarter, and \$78.05 or \$79.85 per thousand cubic feet in volume-based charges. Because a large segment of the service population is either low-income, elderly, or both, NEORSRD is implementing three CAPs to help customers who need it.

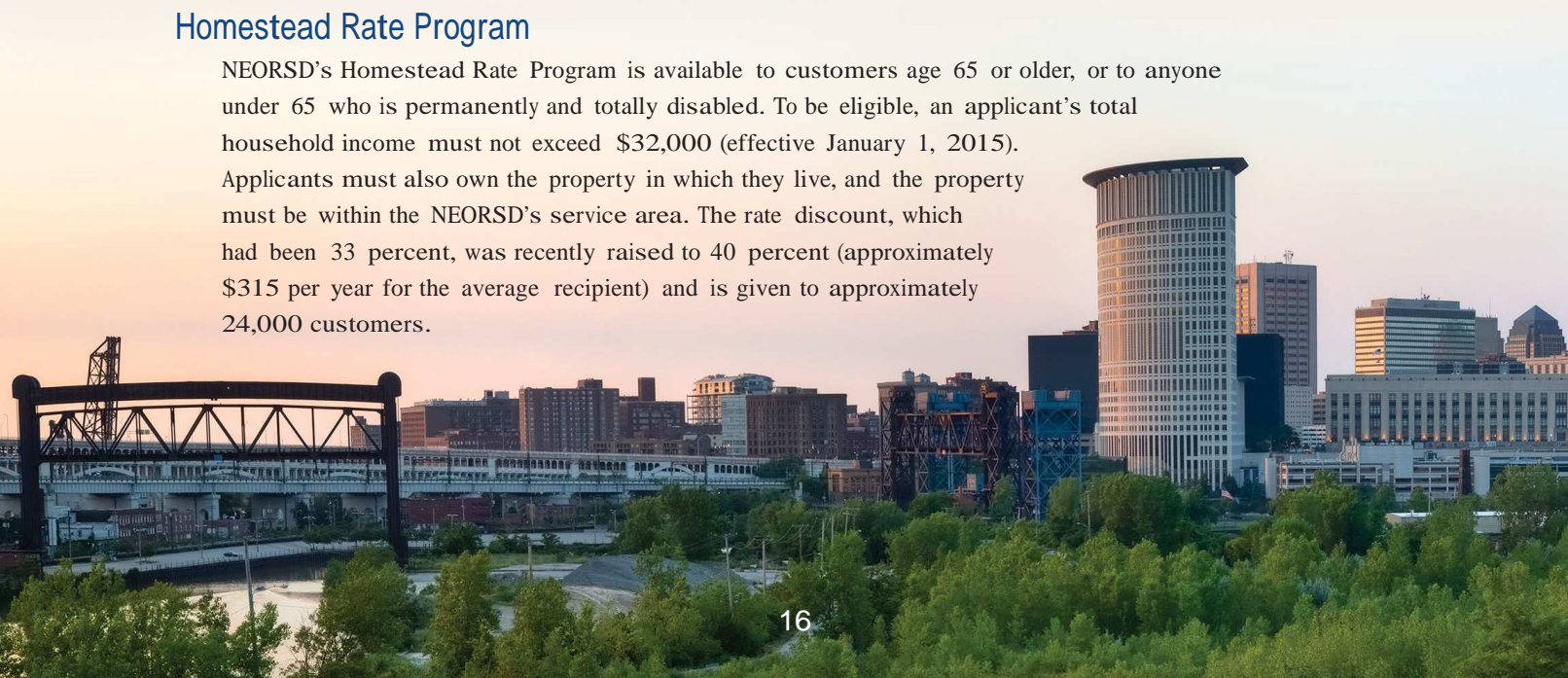
In addition to expanding its portfolio of affordability program offerings, NEORSRD eliminated a minimum-usage charge and incorporated a smaller fixed fee. NEORSRD offers three CAPs, and approximately 28,000 eligible households benefit from at least one of them. NEORSRD considers the costs reasonable: \$130,000 annually to administer the program, and approximately \$1.3 million in lost revenue (0.5 percent of its operating budget), which is less than the 2 percent revenue loss that had been projected.

“How can we expand our program to reach more people?”

To help administer some of the programs, NEORSRD partners with the Cleveland Housing Network because of its experience and extensive reach, as well as its “one-stop shop” that allows customers to take advantage of all utilities’ affordability programs. The Network runs the programs, and the utility is charged approximately \$130,000 annually for the administrative services. In addition, NEORSRD has closely coordinated with Cleveland Water (the drinking water utility), which handles almost all billing responsibilities for NEORSRD.

Homestead Rate Program

NEORSRD’s Homestead Rate Program is available to customers age 65 or older, or to anyone under 65 who is permanently and totally disabled. To be eligible, an applicant’s total household income must not exceed \$32,000 (effective January 1, 2015). Applicants must also own the property in which they live, and the property must be within the NEORSRD’s service area. The rate discount, which had been 33 percent, was recently raised to 40 percent (approximately \$315 per year for the average recipient) and is given to approximately 24,000 customers.



Wastewater Affordability Program

In 2012 NEORSRD started the Wastewater Affordability Program, which provides a rate reduction of 40 percent for households whose income is at or below 200 percent of the poverty level (e.g., a family of four with a 2015 household income under \$48,500). This program currently reaches approximately 2,500 households. Customers enrolled in NEORSRD's program are automatically enrolled in Cleveland Division of Water's affordability program (drinking water) and vice versa.

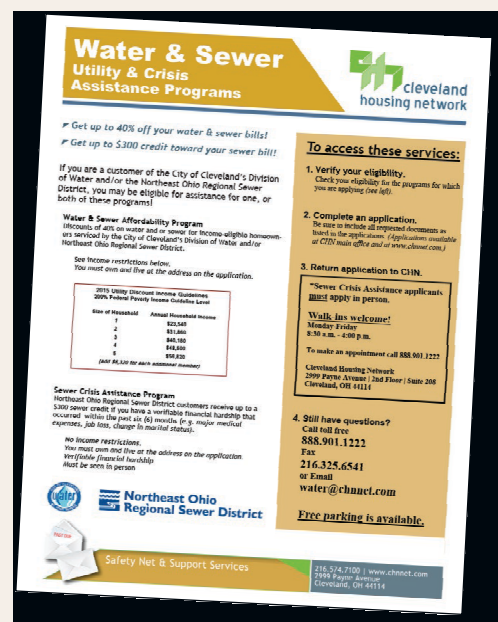
Crisis Assistance Program

NEORSRD launched its Crisis Assistance Program in 2012 to aid customers affected by an emergency in the past 6 months, such as major medical expenses not covered by any other source, a job loss, a separation/divorce, or death of a household member. An eligible household may receive assistance once in a 12-month period in the form of a 50 percent credit of the outstanding sewer balance (up to \$300); NEORSRD has given a little over \$100,000 per year on average in credits. In 2015, this program helped 1,135 households, giving approximately \$200,000 total (more than its annual average).

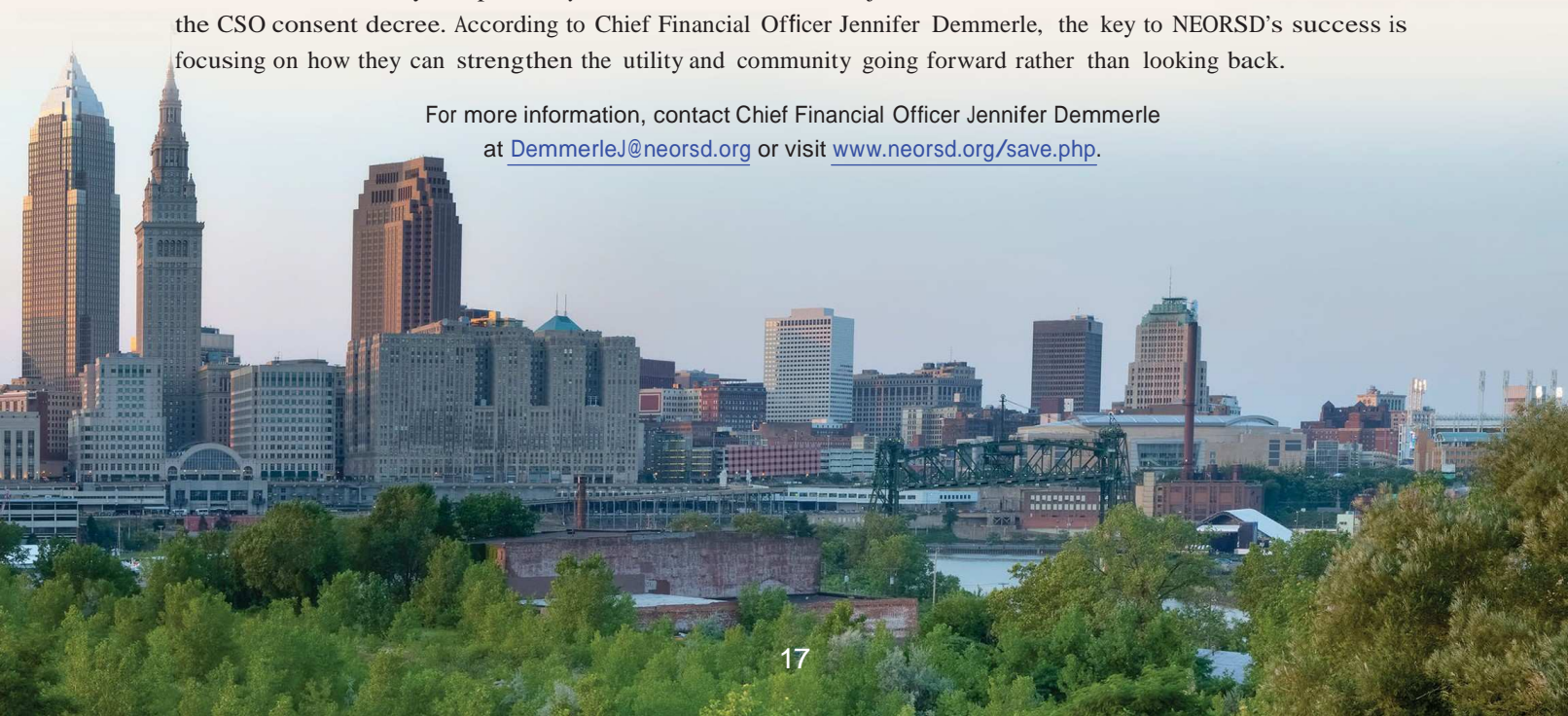
In 2017 the utility is planning to change from quarterly to monthly billing to decrease the amount paid for each bill. NEORSRD is also seeking other ways to expand existing programs to reach more customers. Currently NEORSRD is working with U.S. Representative Marcia Fudge to introduce legislation initiating the Low Income Sewer and Water Affordability Program, which would help low-income customers pay water and sewer bills. The concept is based on an existing program that helps customers pay for heat and electricity. NEORSRD is also conducting a series of focus group workshops and a survey on the topic of affordability of water/wastewater services relative to all other categories of consumer spending in the area.

These programs have enhanced the utility's local image and community engagement. For a relatively small impact on revenues, the utility has positively addressed environmental justice concerns related to rate increases from the CSO consent decree. According to Chief Financial Officer Jennifer Demmerle, the key to NEORSRD's success is focusing on how they can strengthen the utility and community going forward rather than looking back.

For more information, contact Chief Financial Officer Jennifer Demmerle at DemmerleJ@neorsd.org or visit www.neorsd.org/save.php.



“Are we reaching everyone we can reach?”



Orange Water and Sewer Authority Reaches Out

The Orange Water and Sewer Authority (OWASA) is a special purpose unit of local government providing drinking water, sewer, and reclaimed water services to approximately 83,000 people through about 21,300 customer accounts in North Carolina's Carrboro-Chapel Hill community, including the University of North Carolina at Chapel Hill in southeastern Orange County. OWASA's operations are funded through the fees users pay for service.



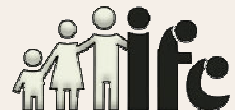
State law does not empower OWASA to give free or discounted service to customers based on financial means or need. In accordance with North Carolina General Statute 162A and the agreements of sale and purchase under which OWASA was established in 1977, OWASA is mandated to set its rates and charges based on the cost of service principle. The utility's Bond Order also prohibits OWASA from discounting services or providing them for free; this prevents the loss of revenues essential to ensuring OWASA's ability to pay the principal and interest on outstanding revenue bonds (Epting 2015, letter).

For customers unable to pay their bill, OWASA may allow a credit extension that provides them with more time. Customers can also receive financial assistance through OWASA's Care to Share CAP, which is funded primarily through donations. OWASA also refers its customers in need to governmental social service agencies and charitable organizations that have provided bill payment assistance in the past, and partners with those agencies to inform customers how to reduce monthly bills by conserving water.

Care to Share Customer Assistance Program



OWASA's Care to Share CAP is funded by voluntary donations and administered by the Inter-Faith Council for Social Service (IFC). Customers needing help with their bill must contact IFC to determine their eligibility. OWASA's customers donate money to fund the program by allowing their water and sewer bill to be rounded up to the next dollar, or by specifying a fixed contribution amount on their bill. OWASA sets aside the funds for IFC to distribute to eligible customers. Approximately 1,000 OWASA customers contribute (5 percent), generating a total of about \$4,500 per year. This funding source is insufficient to cover the community's needs; at present, IFC provides approximately \$15,000 per year for bill payment assistance.



OWASA is pursuing ways to increase customer contributions to the Care to Share CAP. OWASA publicizes the CAP through messages on utility bills, information on the OWASA and IFC websites, periodic newsletters mailed to customers, information provided to new and existing customers, and periodic appeals through local media and other agencies. OWASA cannot use system revenues to fund or promote the program; therefore, it has solicited donations from the private sector and nonprofit organizations for direct support of the program, as well as to help cover the costs of printing and distributing Care to Share marketing materials.

Water Conservation Outreach

OWASA uses other strategies to help its customers in need. OWASA staff work with local social service and affordable housing agencies to better inform customers of ways they can lower their OWASA bills by reducing water use. As a



www.owasa.org

result, the IFC, Orange County Department of Social Services, and other agencies can educate customers about how water conservation helps affordability. OWASA has also provided technical assistance to the IFC for a pilot-scale project in which leaks were repaired and WaterSense rated fixtures (high-efficiency toilets and showerheads) were installed at six homes in a low-income area.



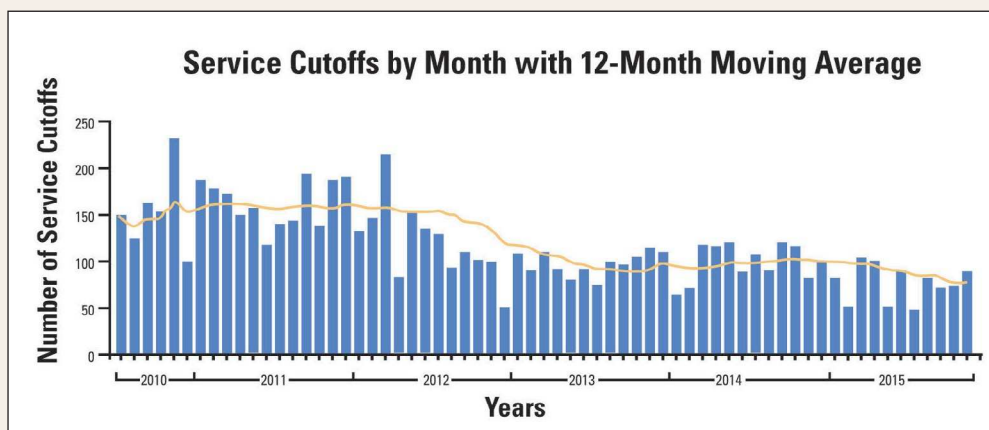
www.owasa.org

OWASA has updated its business processes to inform customers when they're in danger of having their service disconnected for nonpayment, and has also made it easier for customers to apply for help if they need it. In mid-2012 OWASA began using PhoneTree software, an effective and efficient way to remind customers to pay their bill to prevent disconnection of water service as well as to avoid the charge associated with reconnection. On its Past Due Reminder Notices, OWASA now includes information about where customers can turn if they need bill payment assistance. If customers request extensions of credit while they're in a local social service agency office, that agency will coordinate with OWASA to postpone disconnection for nonpayment while financial assistance is sought for the customer.

OWASA's efforts have helped more customers maintain service. The 12-month running average number of shut-offs for nonpayment has dropped about one-third since OWASA implemented the PhoneTree customer

notification system. The PhoneTree software cost about \$2,500 to purchase; OWASA's annual software maintenance and support fee is less than \$400.

OWASA uses its geographic information system to help inform its service affordability program. The utility links customer billing data (shut-offs for nonpayment, extensions of credit for bill payment, and



The number of disconnections for nonpayment has dropped about one-third since OWASA implemented the PhoneTree customer notification system.

bill payment assistance from social service agencies and charitable organizations) with property attribute data (e.g., the year the home was built, number of bathrooms, property ownership) to better plan and target service affordability education and outreach efforts, including in-home water-use surveys to help customers identify ways to reduce their bills through conservation, leak repairs, etc. OWASA encourages its outreach partner agencies to include information about OWASA's affordability programs and water conservation tips in their newsletters and outreach materials.

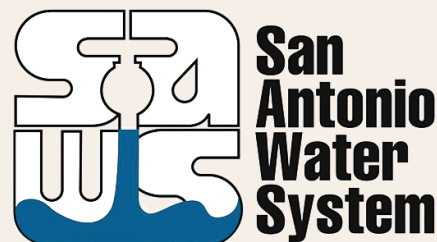
By working closely with the staff of local social service and affordable housing agencies, OWASA can more effectively reach and help customers in need. In addition, helping customers conserve water will reduce their future water bills and lessen the likelihood they'll need bill payment assistance from OWASA's partner agencies. That will, in turn, enable social service agencies such as the IFC to stretch their available funds and assist more customers.

For more information, contact OWASA's Sustainability Manager Mary Tiger at 919-537-4241 or mtiger@owasa.org or visit <https://www.owasa.org/need-help-paying-your-bill>.

San Antonio Water System's Customer Assistance Programs Reach Many

The San Antonio Water System (SAWS) is one of the largest municipal water systems in the United States, with more than 11,000 miles of potable water and sewer pipes. SAWS' 500,000 account holders receive a monthly bill, which averages about \$30 for residential customers. Before the city can approve rate increases, SAWS must demonstrate a robust, affordability safety net to ensure at-risk households do not have their water service disconnected.

SAWS offers eight programs (see box) to ensure all residents have access to water and sewer services. SAWS offers a streamlined, one-form application with check boxes for all eight programs, allowing customers to select all for which they might be eligible. The total assistance provided through these programs is estimated to be approximately \$3.2 million in 2016, or almost 0.5 percent of SAWS' total annual revenue. This \$3.2 million includes Affordability Discount Program assistance (\$2.6 million), \$241,000 from Project Agua, and \$350,000 to support the Plumbers to People Program and the Laterals to People Program. Among other sources, Project Agua receives funding from contributions from customers, contributions from employees via the United Way program, and charitable programs such as the annual SAWS 5K run. Courtesy notice programs' costs are negligible and are handled by existing administrative capacity.



SAWS' Customer Assistance Programs

Direct Payment Assistance Programs

- Affordability Discount
- Project Agua

Fee Waiver Programs

- Senior Citizen Billing
- Disability Billing
- Domestic Violence Victim

Courtesy Notice Programs

- Courtesy Notice for Medical Necessity
- Courtesy Notice for Veterans

Conservation Program

- Plumbers to People

Affordability Discount Program

Low-income residential customers who meet the income eligibility requirements (household income below 120 percent of the federal poverty level) can qualify for a bill discount. The discount ranges from \$4 to \$15 per month and is based on the household size, household income, and type of service provided. To be eligible, a recipient's monthly water use must remain below 17,500 gallons (the average household uses 8,000 gallons per month). The utility estimates that as many as 60,000 households could qualify for this program (another 20,000 households could qualify but do not receive a water bill); however, only 18,000 households are currently enrolled, so the utility is working to increase enrollment based on targeted outreach. SAWS hopes to increase its reach to 30,000 households, or about 50 percent of the current identified population, within the next 5 years.

Project Agua

This program provides one-time payment assistance to residential customers who are facing service cut-off, have a second risk factor, and are eligible for the Affordability Discount program. Project Agua provides an average benefit of \$100 for eligible households, and helps about 2,000 households per year. Eligibility requirements are determined by the city of San Antonio Department of Human Services and may include income, family size, age, location of



residence, disability, and degree of need or emergency. SAWS hopes to partner with local corporations and companies to grow the program to meet the community's needs.

Fee Waiver Programs

The utility offers three fee waiver programs that target three different segments of their customers: senior citizens, disabled residents, and victims of domestic violence. The program cost is negligible (just forgone revenue) because it waives fees for late payments, essentially giving customers more time to pay their bills. Overall, nearly 30,000 households are enrolled in the program (and only using it when needed), with the vast majority (27,000) being senior citizens.

Courtesy Notice Programs

This program offers some SAWS residential customers (veterans and those with physician-documented medical necessity) a 24-hours' courtesy notice prior to interruption of service due to nonpayment, allowing payment or payment arrangements to be made.

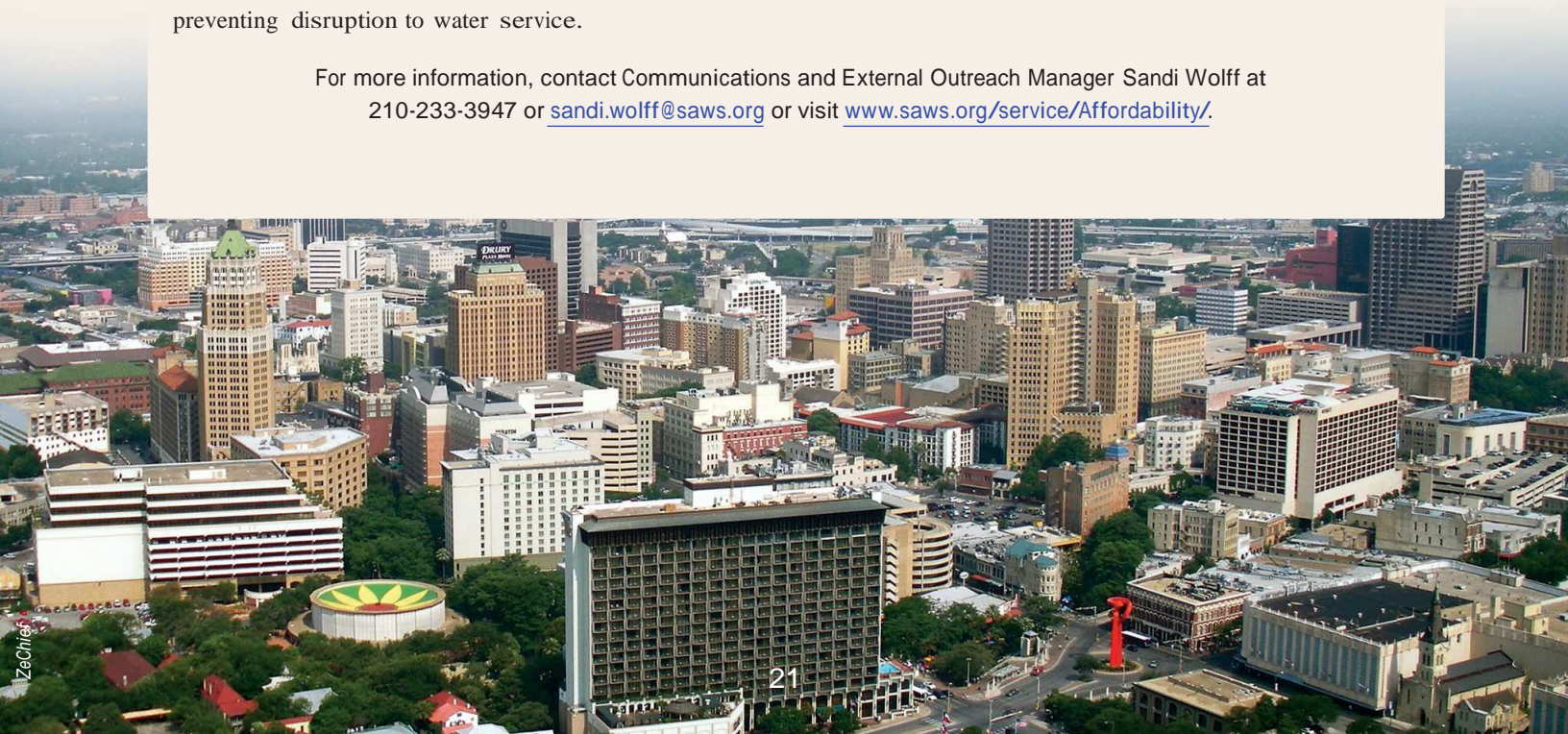
Plumbers to People Program

This program provides plumbing assistance to low-income residential customers seeking repairs to leaking plumbing fixtures. Eligible repairs include leaking faucets, leaking toilets, or broken pipes. Problems such as clogged pipes are generally sewer-related and are not eligible for this program. Applicants must be a SAWS water customer (sewer-only customers are not eligible), be the homeowner and occupy the residence, and meet income eligibility requirements.

SAWS is working to expand its programs further. In a recent mail outreach to 10,000 households, nearly 300 customers showed up at an event to sign up for the Affordability Discount Program, and another 1,500 enrolled in other ways. SAWS has found outreach events to be more effective than online campaigns for reaching the target populations of senior citizens and low-income households. SAWS is able to reach renters that have a water bill, but is looking for ways to provide assistance to other renters.

For utilities considering establishing a program, SAWS suggests starting with a nonprofit version (funded by charitable contributions), coupled with a second program focused on water conservation that includes outreach about the value of water. The nonprofit assistance program should focus on protecting public health by preventing disruption to water service.

For more information, contact Communications and External Outreach Manager Sandi Wolff at 210-233-3947 or sandi.wolff@saws.org or visit www.saws.org/service/Affordability/.



Washington Suburban Sanitary Commission Expands Assistance Programs

The Washington Suburban Sanitary Commission (WSSC) has been in operation nearly 100 years and now serves 1.8 million residents, nearly as many people as in the cities of Pittsburgh and Philadelphia combined. WSSC's 1,000-square-mile service area spans Prince George's and Montgomery counties in Maryland and serves 460,000 customer accounts through approximately 11,000 miles of drinking water and sewer pipes. Over the past 20 years, the system has grown considerably, adding over 1,500 miles of pipe and more than 80,000 new customer accounts serving about 400,000 people. Likewise, over the past decade, the system's operating budget and capital budget have risen (largely due to the need to upgrade aging, failing infrastructure as well as increased regulations), which has put upward pressure on WSSC's rates.



The fixed fee portion of WSSC's rates had been very low – less than 3 percent of total rate revenue – and had not changed in 20 years. In FY2016 the utility increased the account maintenance component of its fixed fee from about \$11 per quarter for the typical residential customer to \$16 per quarter. At the same time, WSSC introduced a new fixed component, called the Infrastructure Investment Fee, which will add \$5 to \$6 per quarter to the average residential bill in the first year and is proposed to be fully implemented in FY2017.

Over the years, WSSC has identified several programs to assist residential customers in need. For example, WSSC has offered residential customers the one-time, donation-financed Water Fund Program to help households facing hardship pay their delinquent water and sewer bills. Working with the state's legislature, the utility also created another ratepayer-financed program, the Customer Assistance Program (CAP), to provide some continual assistance to the 7 to 9 percent of their customers who live below the poverty line. Finally, WSSC developed a program that exempts income-eligible residential customers from the state's Bay Restoration Fee.

Water Fund Program

WSSC's Water Fund Program is funded through donations of customers, community members, and WSSC employees. It is administered by the Salvation Army (which takes a percentage of the assistance funds for its administrative service). The annual donations of \$60,000 to \$70,000 are primarily from employee payroll deductions and a "roll up" option provided on customers' bills. The maximum assistance provided to each eligible household is \$300 in a 12-month period, although exceptions can be made on a case-by-case basis to avoid shut-off of service. The Salvation Army, which qualifies households based on income,



"We are trying to reach everyone who receives a bill from us that needs assistance."

sends a check to the utility and requests that it be applied to a designated delinquent bill. WSSC is seeking companies or other organizations to donate to the Water Fund because the level of need currently exceeds available funding.

Customer Assistance Program

Maryland state law had prohibited WSSC from using ratepayer funds to provide customer subsidies. To help offset rising water bills caused largely by infrastructure renewal programs, WSSC's previous general manager and other staff proactively worked with the state's legislature to remove the regulatory obstacle by changing the law. Effective July 1, 2015, state law now requires WSSC to offer a CAP to eligible customers on the basis of income. The WSSC's new ratepayer-financed CAP provides eligible customers relief from the fixed portions of their quarterly bills, which includes the \$16 Account Maintenance Fee, the \$6 Infrastructure Investment Fee, and a \$15 Bay Restoration Fee charged by the state (see below), for a total quarterly savings of \$37 for the average household. This bill discount program generally ensures that eligible households will have lower bills than other customers, and likely also means the overall water bills for eligible customers will be lower than last year, even with the new rate increases. Customers participating in the CAP are still responsible for paying for the drinking water and sewer service they use based on the utility's variable rate structure.



To administer the new program, WSSC is partnering with Maryland's Office of Home Energy Programs (OHEP), which already runs statewide and countywide heating-assistance programs. Working together, WSSC and OHEP identified and enrolled approximately 7,000 OHEP recipients that were eligible, based on income, to receive CAP assistance. Eligibility is based on income and does not require home ownership. However, keeping households enrolled is an ongoing challenge because they must reapply each year. Another challenge is enrolling additional OHEP recipients living in multifamily housing who do not receive a water bill (but do receive an energy bill). Based on data received by OHEP, another 7,000 to 8,000 residents are eligible in this category; WSSC continues to seek ways to provide support for their access to water and sewer services. Because Bureau of Labor Statistics data indicate that additional families live below the poverty line but do not receive OHEP services, WSSC aims to work with OHEP to expand the qualified pool of eligible households.

Bay Restoration Fee Financial Hardship Exemption

Along with other utilities statewide, WSSC collects a Bay Restoration Fee on behalf of the state of Maryland to comply with a 2004 law establishing a Chesapeake Bay water quality restoration fund. WSSC's Bay Restoration Fee Financial Hardship Exemption was recently extended to all CAP customers, increasing the number of exempted customers from 500 to more than 7,000.

For more information, contact Chief Financial Officer Yvette Downs at 301-206-7050 or Yvette.Downs@wsscwater.com or visit www.wsscwater.com/home.htm.

Implementing Successful Customer Assistance Programs

The process of designing and implementing a CAP will look different for every utility based on the type of program needed. To design and implement a successful CAP, utilities could consider following the basic steps in Figure 3.

CAP Challenges

Research indicates that water utilities face several key communication challenges when designing and implementing CAPs (WRF 2010):

- Reaching customers in need of assistance.
- Promoting program awareness.
- Educating the target audience.



Figure 3. Basic steps to design and implement successful customer assistance programs (Davis and Teodoro 2015; WRF 2010).

Legal and Policy Barriers

Many utilities face policy barriers that limit their ability to create CAPs for customers. In California, publicly owned utilities are prevented from offering a bill discount and lifeline rate program because of Proposition 218, which has been interpreted by courts in a way that prevents a utility from charging two different groups of customers different rates for the same water. As discussed in the Washington Suburban Sanitary Commission case study on page 22, the utility had to work through the Maryland state legislature to have existing laws changed to allow it to implement the CAP it offers. Other hurdles include policies at the local level, such as North Carolina's Orange Water and Sewer Authority, which, as a condition of the initial bond sale creating the utility, is prohibited from offering free services to prevent revenue loss (more details are available in the case study on page 18). Any utility considering implementing a CAP should, as an early step, identify state or local policy barriers and consider how these might be overcome. Using this compendium as a reference, utilities facing potential policy barriers can seek out other utilities in their state for advice.

Measuring Success

There is no single way to measure a CAP's success. Measures of success are often specific to the local program and should be measured against the goals the utility developed for it. A review of possible metrics reveals a wide variety of options, from program participation rates to disconnection rates.

The Water Research Foundation identified numerous possible ways to measure the success of programs (WRF 2010):

- **Termination of Service.** How many households have had their water shut off each year?
- **Payment Agreements.** How many payment plans have been developed and how many have been successfully completed?
- **Money at Risk.** What is the total value of accounts in arrears?
- **Customers in Arrears.** How many accounts have past-due bills that are not on a payment plan?
- **Weighted Arrears.** What is the value of arrears not subject to deferred payment divided by the average monthly bill?

Other possible metrics include:

- **Participation Rate.** How many customers participate in the program? What percent of eligible households participate?
- **Dollar Value of Assistance.** How much assistance has been disbursed directly to customers as a result of the program?
- **Water Efficient Metrics.** How many water-efficient devices have been installed and how many repairs have been made to leaking pipes?
- **Demand.** Is the demand for assistance higher or lower than expected? Is the resource level available for assistance too great or not sufficient?
- **Financial Performance Metrics.** Has the utility's financial position improved over time?

"Through implementation of our CAP and improved business processes, we have seen a marked reduction in the number of service cut-offs for nonpayment."

—Patrick Davis,
Sustainability Manager (Retired),
Orange Water and Sewer Authority, NC



Are Customers in Need Being Reached?

Many performance metrics do not directly assess whether the program's intended targeted households are the ones ultimately benefiting. When planning a program, utilities need to identify who they want to reach with their assistance. Potential groups needing assistance are varied, and could include:

- Low-income households.
- Households in crisis (due to an emergency or change in circumstance).
- Senior citizens.
- Disabled individuals.

The availability of a CAP does not ensure that eligible customers are taking advantage of it. Many factors can reduce CAP participation:

- Not being aware of program.
- Not knowing how to apply.
- Feelings of mistrust or stigma associated with being unable to pay for the service.
- Not having access to a phone, transportation, or the Internet to successfully apply.
- Being part of a master meter and not receiving a bill (e.g., apartment, condo, subsidized housing).
- Being a renter.

Ways to provide outreach on CAPs include hosting public sign-up events, posting information on the utility webpage, implementing a phone tree automated message system to provide reminder notices for bills along with information on the program, and providing outreach materials to local social service agencies.

Reaching the Renter: The Owner-Occupier Dilemma

CAP recipients are often required to be the owner-occupier of a residence; this prevents landlords from receiving benefits and not passing them along. However, because low-income households are generally less likely to own the home they occupy, this requirement can prevent access to CAPs. Drinking water and wastewater utilities often find it difficult to provide assistance to households paying for water indirectly through rent or condo fees because those households do not receive a water bill. Similar CAP access problems arise for those receiving subsidized housing through the Housing Choice Voucher Program (Section 8) or other programs. Some water utilities work with the electric utility to issue a credit through the electric bill (because most apartments and condos have individual electric meters and receive a power bill). When developing a CAP, utilities should identify ways to reach needy households who are not owner-occupiers. WRF is developing a document, *Customer Assistance Programs for Multi-Family Residential and Other Hard-to-Reach Customers*, which will provide suggested methods to reach and provide assistance to people not in owner-occupier households.

Costs of Customer Assistance Programs

Utilities have control over their CAP spending. Some programs are relatively low cost because they are linked with sister utilities' (e.g., gas, electric) existing programs and/or rely on existing administrative capacity (Figure 4). Some communities have spent millions of dollars on assistance and have corresponding large budgets to manage and administer the programs. Costs associated with structured CAPs vary based on the type and size of the program. Costs can include:

- Resources needed to administer the program.
- Lost revenue from the assistance provided (less revenue from rates, fees, and other collections).
- Lost revenue due to improved water efficiency and other changes in water use.
- Resources needed to pay for water efficiency services and devices.

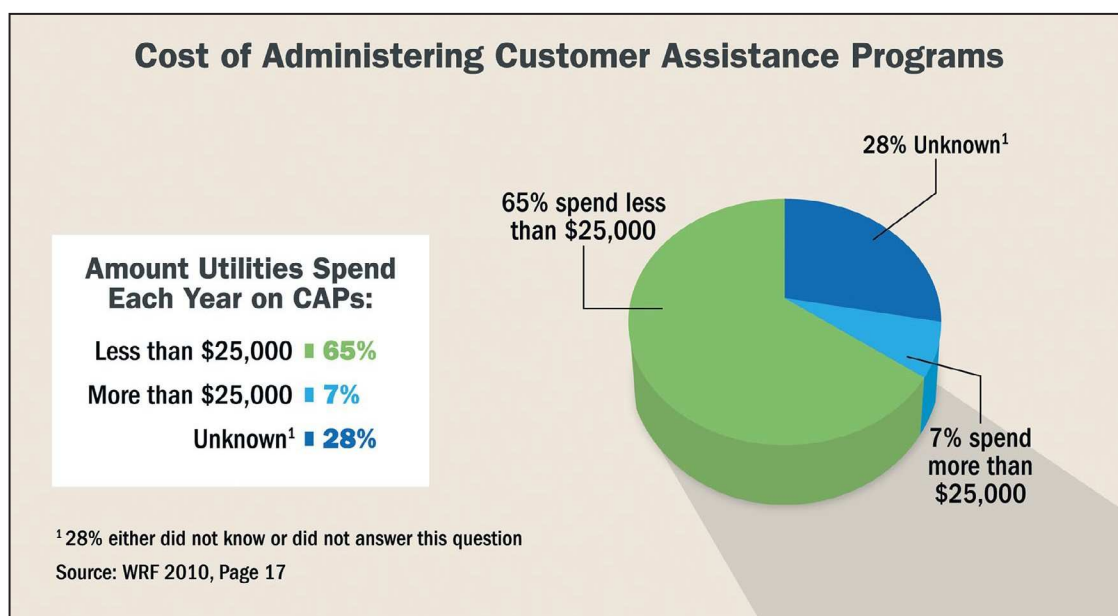


Figure 4. A 2010 WRF survey found that the cost of administering CAPs is less than \$25,000 for most utilities.

Funding Customer Assistance Programs

As demonstrated in Figure 5, many possible sources of funds and revenue are available for utilities to support their CAPs, including:

- Building the costs into the rate structure (utilities can structure it so resources come from all ratepayers, or only from those ratepayers not receiving assistance).
- Give customers and employees an opportunity to make voluntary contributions (e.g., the popular “round up” bill option).
- Seek donations from outside partners, including charities and other assistance programs and agencies.
- Allocate a portion of the general tax revenues toward the program.
- Find innovative new revenue streams (e.g., some utilities have generated revenue by allowing ads and antennas on water towers and other utility structures).



Figure 5. A 2010 WRF survey found that utilities fund their CAPs through a variety of sources.

CAP Experts in the Electric Industry

Many communities have experts with decades of experience designing and implementing CAPs for utilities. Electric and natural gas utilities likely have some type of program or safety net to help their disadvantaged customers. These industries have been creatively addressing this issue for decades, largely driven by the policies, regulations, programs, and expectations of the federal government, state governments, or public utility commissions who oversee rates and assess customer needs. All the CAP types discussed in this report might already be in use by your local electric and gas utilities. Not only can these utility staff help you understand the opportunities and challenges to successfully implementing a program, but they might allow you to coordinate implementation of your program with their existing programs.

Conclusion and Next Steps

A nationwide examination of nearly 800 utilities found that communities have developed various programs to help low-income, elderly, disabled, and other neighbors in need maintain access to safe drinking water and essential sewer services. Most large cities offer CAPs, along with many smaller cities and towns. More than a quarter of utilities offer some kind of program and nearly half of those with one CAP actually offer two or more CAPs (e.g., different programs designed to address different needs). These CAPs are diverse, with varied funding sources, target populations, amounts of assistance, and methods of implementation (e.g., discounts, waivers, grants, credits, payment terms, rate structures, plumbing services).

The issue of how to help customers maintain access to the public health benefits provided by drinking water and wastewater services is an increasingly critical one for utilities across the country. Utilities themselves are leading the way in the search for solutions. This document captures the wide range of efforts already in place, and will allow utilities to learn from the experiences of their peers.

EPA looks forward to coordinating with water utility partners, many of whom contributed to this document, to further expand CAP research and analyses. Some of the next steps are already underway, and some may lend themselves to future partnering efforts among key industry stakeholders. Some important follow-up questions include:

- What have small utilities done (or could they do) to implement CAPs?
- How can renters and others who do not receive a water bill be reached by utilities to ensure they can retain access to essential water services?
- How are utilities paying for CAPs? What are the pros and cons of financing options?
- What are the results of these CAPs? What metrics can we use to measure success? How do different types of CAPs compare with each other?
- What outreach strategies and tools have successfully reached difficult-to-contact populations?
- Can we collect more details about the many programs noted within this document, including why the utilities established the programs they have, the challenges they faced for their programs, and the success they have achieved?
- What can we learn from differentiating bill discount program types? How can they work with different rate structures (e.g., variable rate structures)? Why are lifeline rate programs not used more often?
- How does program design influence potential cost savings? For instance, how much administrative burden can be saved by collaborating with an existing program that has already determined a household eligible to receive assistance?
- For utilities without CAPs identified, do they have programs that aren't mentioned on their website? If not, what barriers have prevented them from implementing CAPs?
- If a utility does not have CAPs, are there policy barriers (e.g., state laws) blocking CAP implementation or limiting the type or scope of CAPs that can be offered?

Additional Resources

- *Thinking Outside the Bill: A Utility Manager's Guide to Assisting Low-Income Water Customers* (<http://www.awwa.org/portals/0/files/resources/water%20utility%20management/thinkingoutsidethebill-2ed.pdf>). American Water Works Association, 2014.
- *50 Largest Cities Water/Wastewater Rate Survey* (http://www.saws.org/who_we_are/community/RAC/docs/2014/50-largest-cities-brochure-water-wastewater-rate-survey.pdf). Black & Veatch, 2013.
- *Review and Recommendations for Implementing Water and Wastewater Affordability Programs in the United States* (<http://www.nclc.org/images/pdf/pr-reports/report-water-affordability.pdf>). National Consumer Law Center, 2014.
- *Affordability of Wastewater Service* (<https://www.e-wef.org/Store/ProductDetails.aspx?productid=4138>). Water Environment Federation, 2007.
- *Best Practices in Customer Payment Assistance Programs* (<http://www.waterrf.org/PublicReportLibrary/4004.pdf>). Water Research Foundation, 2010.

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Appendix A: Quick-Find Matrix

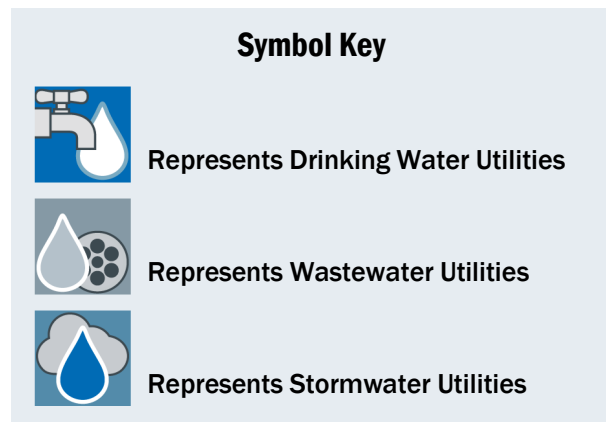
The Quick-Find Matrix displays water and wastewater utilities that have a customer assistance program. The matrix can be used to identify the types of program(s) offered at a particular utility.

The matrix is grouped by state, municipality, and name of the utility/agency.


















The program types captured in the matrix are:

- Bill Discount
- Flexible Terms
- Lifeline Rate
- Temporary Assistance
- Water Efficiency






















These types of programs are described in the “Types of Customer Assistance Programs” section of this document.
























Rate Assistance Programs at Drinking Water and Wastewater Utilities in the United States

Type of Utility	Name of Utility/Agency	Population Served	Type of Program				
			Bill Discount	Flexible Terms	Lifeline Rate	Temporary Assistance	Water Efficiency
Alabama							
	Birmingham Water Works	591,243				1	1
	Huntsville Utilities (Billing agent for City of Huntsville Sewer, Madison County Water Department, and City of New Hope Water and Sewer)	219,168	1	1			
	Mobile Area Water & Sewer System	276,000				1	
	Montgomery Water Works & Sanitary Sewer Board	240,840	1				
Alaska							
	Anchorage Water and Wastewater Utility	221,351				1	
Arizona							
	Pima County Regional Wastewater Reclamation Department	402,575	1				
	EPCOR, Agua Fria District	52,400	1				
	Tucson Water	712,700	1				
Arkansas							
	Central Arkansas Water	313,588				1	
	Liberty Utilities	48,668		1			
California							
	East Bay Municipal Utility District	1,400,000	1	1			
	Golden State Water Company, Central Basin East	44,466	1				
	Golden State Water Company, Southwest	169,673	1				
	California Water Service, Bakersfield	246,371	1				
	California Water Service, Bear Gulch	58,242	1				1
	Santa Clara Valley Water District	2,000,000	1				
	California Water Service, Chico	100,435	1				



















Rate Assistance Programs at Drinking Water and Wastewater Utilities in the United States

Type of Utility	Name of Utility/Agency	Population Served	Type of Program				
			Bill Discount	Flexible Terms	Lifeline Rate	Temporary Assistance	Water Efficiency
	City of Chula Vista, Public Works Department	173,556	1				
	Costa Mesa Sanitary District	112,900					1
	Golden State Water Company, Placentia	114,016	1				
	California Water Service, Dominguez	144,052	1				1
	California Water Service, East Los Angeles	149,882	1				1
	El Dorado Irrigation District	112,000				1	
	Elk Grove Water District	36,000		1			
	San Gabriel Valley Water Company, Fontana	209,035	1				
	Glendale Water & Power	201,893	1				
	California Water Service, Hermosa Redondo	95,650	1				1
	City of Huntington Beach	201,000	1				
	California Water Service, Kings City	14,441	1				
	Sacramento County Water Agency	148,814	1				
	California Water Service, Livermore	56,700	1				1
	California Water Service, Los Altos	57,950	1				1
	Los Angeles Department of Water & Power	3,855,879	1	1	1	1	
	California American Water, Baldwin	21,589	1	1			
	California American Water, Duarte	18,397	1	1			
	California American Water, San Marino	40,804	1	1			
	San Gabriel Valley Water Company, El Monte	272,082	1				
	Marin Municipal Water District	190,800	1		1		1




















Rate Assistance Programs at Drinking Water and Wastewater Utilities in the United States

Type of Utility	Name of Utility/Agency	Population Served	Type of Program				
			Bill Discount	Flexible Terms	Lifeline Rate	Temporary Assistance	Water Efficiency
	California Water Service, Marysville	12,017	1				
	City of Modesto	212,000	1				
	California American Water, Monterey	96,754	1	1			
	Napa Sanitation District	75,000	1				
	Palmdale Water District	115,000	1				
	City of Palo Alto Utilities	218,005	1			1	
	California Water Service, Palos Verdes	69,883	1				1
	Cucamonga Valley Water District	182,586	1				
	Riverside Public Utilities	303,871	1	1			
	Western Municipal Water District	800,000	1				
	City of Sacramento	486,189	1				
	Sacramento County Regional Sanitation District	1,475,377	1				
	California Water Service, Salinas	117,681	1				
	California Water Service, Bayshore	102,893	1				1
	California American Water, Coronado	96,754	1	1			
	San Francisco Water, Power, and Sewer	2,600,000	1				
	San Jose Water Company	998,000	1				
	Suburban Water Systems, San Jose Hills	300,000	1				
	City of Santa Ana	353,428	1				
	California Water Service, Selma	24,480	1				
	Golden State Water Company, Simi Valley	13,300	1				



















Rate Assistance Programs at Drinking Water and Wastewater Utilities in the United States

Type of Utility	Name of Utility/Agency	Population Served	Type of Program				
			Bill Discount	Flexible Terms	Lifeline Rate	Temporary Assistance	Water Efficiency
	California Water Service, Stockton	185,346	1				1
	Torrance Municipal Water Department	105,000	1				
	Valencia Water Company	116,361	1				
	Vallejo Sanitation & Flood Control District	119,784	1				
	California Water Service, Visalia	132,158	1				1
	California Water Service, Westlake	19,434	1				1
Colorado							
	City of Aurora	351,200					1
	City of Fort Collins	125,500				1	
	City of Pueblo Wastewater Department	105,000		1			1
	City of Thornton	136,977				1	
Connecticut							
	Aquarion Water Company	341,421				1	
District of Columbia							
	District of Columbia Water and Sewer Authority	617,996		1	1	1	
Florida							
	Boca Raton Utility Services	128,000	1	1			
	City of Cape Coral	122,887	1	1			
	Charlotte County Utilities	128,967				1	
	Orange Park Grid, Clay County Utility Authority	104,797		1		1	
	Clearwater Public Utilities, Water Division	110,000				1	
	Gainesville Regional Utilities	181,468		1		1	


















Rate Assistance Programs at Drinking Water and Wastewater Utilities in the United States

Type of Utility	Name of Utility/Agency	Population Served	Type of Program				
			Bill Discount	Flexible Terms	Lifeline Rate	Temporary Assistance	Water Efficiency
	Jacksonville Electric Authority	703,750				1	
	Lee County Utilities	230,398	1			1	
	City of Miramar	122,041	1	1			
	North Miami Beach	170,000				1	
	Orange County Utilities Department, Eastern	233,443				1	
	Orange County Utilities Department, Western	119,708				1	
	Orlando Utilities Commission	425,520				1	
	Palm Beach County Water Utilities	569,000	1				
	Pinellas County Utilities	426,877		1		1	
	Port St. Lucie Utilities	157,943	1				
	City of St. Petersburg	300,075		1		1	
	City of Tallahassee	194,000		1		1	
Georgia							
	City of Atlanta	650,000	1				
	Clayton County Water Authority	270,000	1	1			
	The Cobb County Water Systems	533,000	1				
	Columbus Water Works	229,000	1	1			
	Douglasville-Douglas County Water and Sewer Authority	117,302	1				
	City of Gainesville	244,582				1	
	Henry County Water Authority	138,343				1	
	Atlanta Department of Watershed Management	101,908	1				



















Rate Assistance Programs at Drinking Water and Wastewater Utilities in the United States

Type of Utility	Name of Utility/Agency	Population Served	Type of Program				
			Bill Discount	Flexible Terms	Lifeline Rate	Temporary Assistance	Water Efficiency
	St. Marys Water & Sewer	17,270	1				
Illinois							
	Illinois American Water, Champaign	141,000		1		1	
	City of Chicago Water Division	2,695,598	1				
	Illinois American Water, East St. Louis	155,382		1		1	
	North Shore Reclamation District	126,629		1			
	Greater Peoria Sanitary District	157,379	1				
	Illinois American Water, Peoria	136,000		1		1	
	Rock River Water Reclamation District	240,000				1	
Indiana							
	Marion Utilities	31,590				1	
Iowa							
	City of Cedar Rapids	128,201	1				
	Iowa American Water, Davenport	137,201		1		1	
	Des Moines Water Works	232,464	1				
Kansas							
	Johnson County Wastewater	400,000				1	
	WaterOne	331,900				1	
	City of Topeka	128,188				1	
	City of Wichita	384,445				1	1
	Kansas City Board of Public Utilities	146,453				1	
Kentucky							
	City of Ashland	112,640	1				


















Rate Assistance Programs at Drinking Water and Wastewater Utilities in the United States

Type of Utility	Name of Utility/Agency	Population Served	Type of Program				
			Bill Discount	Flexible Terms	Lifeline Rate	Temporary Assistance	Water Efficiency
	Kentucky American Water	321,244		1		1	
	Lexington West Hickman	126,755	1				
	Louisville Water Company	730,611		1		1	
	Metropolitan Sewer District	105,800	1				
	Mayfield Electric & Water Systems	10,349		1			
Louisiana							
	Lafayette Utilities Water System	141,726		1			
Maine							
	Portland Water District	210,000	1				1
Maryland							
	Baltimore City	1,600,000	1				
	Washington Suburban Sanitary Commission	1,800,000	1			1	
Massachusetts							
	Boston Water and Sewer Commission	617,594	1	1			
	Cambridge Water Department	105,162	1				
	Lowell Regional Water and Wastewater Utility	106,519	1				
	Springfield Water and Sewer Commission	234,105	1				
	Worcester Department of Public Works, Water, Sewer Operations	181,045	1				
Michigan							
	Detroit Water and Sewerage Department	899,387		1		1	1
	City of Grand Rapids	256,275				1	
	Lansing Board of Water & Light	142,000		1			




















Rate Assistance Programs at Drinking Water and Wastewater Utilities in the United States

Type of Utility	Name of Utility/Agency	Population Served	Type of Program				
			Bill Discount	Flexible Terms	Lifeline Rate	Temporary Assistance	Water Efficiency
	City of Sterling Heights	127,000	1				
Minnesota							
	Marshall Municipal Utilities	13,680		1			
	City of Minneapolis	390,131	1				
	Saint Paul Regional Water Services	415,724				1	
Missouri							
	Columbia Water and Light	100,733				1	
	Hannibal Board of Public Works	17,456				1	
	Independence Missouri Water Department	125,000	1				
	Kansas City Water Services	459,787				1	
	Moberly Water Department	13,741	1				
	Rolla Municipal Utilities	19,559	1				
	Metropolitan St. Louis Sewer District	547,506	1				
	Missouri American Water	1,100,000				1	
Nebraska							
	City of Fremont	25,000				1	
	Metropolitan Utilities District	207,026	1	1		1	
Nevada							
	Clark County Water Reclamation District	950,000		1			
	City of Henderson	275,000	1				
	Las Vegas Valley Water District	1,347,550				1	
	City of Reno	300,000	1				



















Rate Assistance Programs at Drinking Water and Wastewater Utilities in the United States

Type of Utility	Name of Utility/Agency	Population Served	Type of Program				
			Bill Discount	Flexible Terms	Lifeline Rate	Temporary Assistance	Water Efficiency
New Jersey							
	New Jersey American Water, Liberty	609,305	1	1			
	New Jersey American Water, Ocean City	127,000	1	1			
	New Jersey American Water, Raritan	609,305	1	1			
	New Jersey American Water, Short Hills	217,230	1	1			
	New Jersey American Water, Coastal North	352,000	1	1			
	New Jersey American Water, Western	253,045	1	1			
New Mexico							
	Albuquerque Water Utility Authority	601,983	1	1			
New York							
	Buffalo Water Authority	276,000	1				
	New York American Water, Lynbrook	230,000		1			
	New York American Water, Merrick	177,000		1			
	New York City Department of Environmental Protection	8,271,000	1			1	1
	Water Authority of Western Nassau	120,000		1			
North Carolina							
	Charlotte Water	796,209		1			
	Orange Water and Sewer Authority	83,000		1		1	1
Ohio							
	Ashland Ohio Water Billing Department	21,249	1				
	City of Canton	186,357	1				
	Cleveland Division of Water	1,262,955	1				











































Rate Assistance Programs at Drinking Water and Wastewater Utilities in the United States

Type of Utility	Name of Utility/Agency	Population Served	Type of Program				
			Bill Discount	Flexible Terms	Lifeline Rate	Temporary Assistance	Water Efficiency
	Northeast Ohio Regional Sewer District	993,251	1			1	
	City of Columbus Department of Public Utilities	1,051,995	1				
	City of Dayton Department of Water	141,527		1			
	Montgomery County Water Services	164,307		1			
	Toledo Department of Public Utilities	360,000	1	1			
Oklahoma							
	Muskogee City Water Department	38,310	1	1			
	City of Norman	65,880			1		
	City of Oklahoma City	598,000				1	
Oregon							
	Astoria Public Works Department	9,516	1				
	Tualatin Valley Water District	217,000				1	
	Water Environment Services	134,591	1				
	Eugene Water & Electric Board	178,100	1	1		1	
	City of Gresham	117,538	1			1	
	Clean Water Services	342,641		1			
	City of Medford	135,520	1	1			
	Portland Water Bureau	564,600	1	1		1	1
	Salem Public Works	189,000	1			1	
Pennsylvania							
	Aqua America	784,939	1	1			1
	Pennsylvania American Water Company, Berwick	16,000	1	1			1










Rate Assistance Programs at Drinking Water and Wastewater Utilities in the United States

Type of Utility	Name of Utility/Agency	Population Served	Type of Program				
			Bill Discount	Flexible Terms	Lifeline Rate	Temporary Assistance	Water Efficiency
	Pennsylvania American Water Company, Lake Scranton	134,570	1	1			1
	Philadelphia Water Department	1,600,000	1	1		1	1
	Pennsylvania American Water Company, Pittsburgh	516,411	1	1			1
	Wyoming Valley Sanitation Authority	216,923	1	1			
South Carolina							
	Beaufort - Jasper Water and Sewer Authority	103,358				1	
	Charleston Water System	214,367				1	
	Greer Commission of Public Works	325,169		1		1	
	Spartanburg Water System	130,929				1	
South Dakota							
	City of Pierre Water Department	13,646				1	
Tennessee							
	Tennessee American Water	300,000		1		1	
	Memphis Light, Gas and Water	671,450		1		1	
	Murfreesboro Water and Sewer Department	100,922				1	
	Metro Water Services	599,595		1			
Texas							
	City of Arlington Water Utilities	365,860				1	
	City of Austin, Austin Energy	903,570	1	1		1	
	City of Corpus Christi Water Department	297,467					1
	Corsicana Utilities Department	25,100			1		
	City of Dallas	1,253,000				1	1

Rate Assistance Programs at Drinking Water and Wastewater Utilities in the United States

Type of Utility	Name of Utility/Agency	Population Served	Type of Program				
			Bill Discount	Flexible Terms	Lifeline Rate	Temporary Assistance	Water Efficiency
  	City of Fort Worth	812,238				1	
 	City of Grand Prairie	171,028				1	
 	City of Houston Public Works and Engineering Department	2,099,000				1	
 	City of Laredo Utilities Department	199,715		1			
 	City of Odessa	113,033	1				
 	City of Round Rock	100,707				1	
  	San Antonio Water System	1,596,714	1	1		1	1
Utah							
 	Granger-Hunter Improvement District	106,000	1	1			
Virginia							
	Alexandria Renew Enterprises	257,767		1			
	Virginia American Water	57,946	1	1			
	Hampton Roads Sanitation District	538,646				1	
 	Prince William County Service Authority	250,000				1	
  	City of Richmond Public Utilities	197,000	1				
Washington							
 	Alderwood Water & Wastewater District	171,500	1				
  	City of Bellevue	135,100	1				
  	City of Everett Public Works Department	580,000	1				
 	Lakehaven Utility District	112,000				1	
  	City of Redmond	100,422	1				
  	Seattle Public Utilities	1,400,000	1			1	

Rate Assistance Programs at Drinking Water and Wastewater Utilities in the United States

Type of Utility	Name of Utility/Agency	Population Served	Type of Program				
			Bill Discount	Flexible Terms	Lifeline Rate	Temporary Assistance	Water Efficiency
  	Spokane Public Works & Utilities	200,000				1	
	Tacoma Public Utilities	318,403	1	1			
 	City of Vancouver	231,000	1			1	
West Virginia							
	West Virginia American Water	198,521	1	1			
Wyoming							
 	City of Evanston	12,000	1				

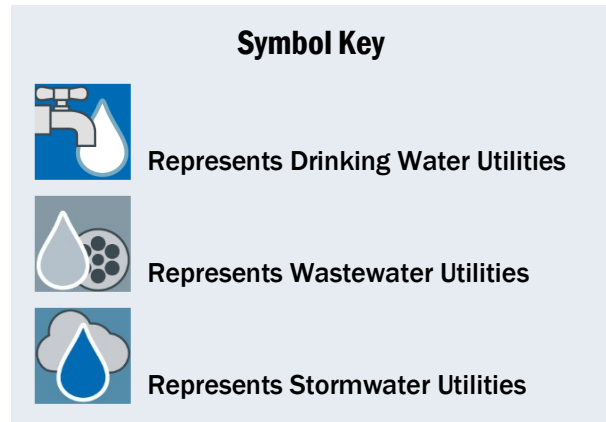
Appendix B: Utility Snapshots

The following section provides utility snapshots for 365 customer assistance programs (CAPs) offered by water and wastewater utilities across the country.

The snapshots are grouped by state, municipality, and name of the utility/agency.

These snapshots provide the following information for each program offered by a utility: Municipality, Type of Utility, Population Served, Program Name, Type of Program, Households Targeted, Program Description, Eligibility Information, and a Web link to find out more about that program.

The information used in these snapshots was found through public websites of all drinking water utilities and wastewater utilities serving more than 100,000 in population, plus through a random sample of drinking water and wastewater utilities serving between 10,000 and 100,000 in population. It should be noted that many of these populations are estimates, not exact numbers. Population estimates were collected from the U.S. Environmental Protection Agency's (EPA's) Safe Drinking Water Information System (SDWIS), EPA's Clean Water Needs Survey (CWNS), and the U.S. Census Bureau.



Alabama

Birmingham | Birmingham Water Works

591,243 population served



Program: **H2O Foundation**

Type: **Temporary Assistance, Water Efficiency**

Households Targeted: **Low-Income Seniors, Low-Income Disabled Persons**

Program Description

Provides up to \$500 (\$600 with Board approval) to help eligible customers having difficulty paying their water and wastewater bill and/or costs of plumbing repairs. Applicants are eligible to receive assistance once in any 12-month period.

Eligibility Information

- Household income must meet program guidelines starting at \$14,937/year for 1 person per household to \$51,519/year for 8 persons per household (\$5,226 for each additional person).
- Household must meet at least one of the following: be 55 years of age or older; currently receiving social security disability income; or have a documented medical condition that will be seriously aggravated by a lack of water supply to the home. (Subject to verification).
- Have a current unpaid water and/or sewer bill or have an established need for plumbing repair as a result of a leak on personal property.
- Have a current unpaid water and/or sewer bill or have an established need for plumbing repair as a result of a leak on personal property.
- Have insufficient family or community resources to meet financial obligations to satisfy cost to continue water and/or sewer service or repair(s).
- Have assurance from the Birmingham Water Works that payment will result in restoration/continuation of the water/wastewater supply to the home.

More Information

<https://www.bwwb.org/node/219>

Huntsville | Huntsville Utilities (Billing agent for City of Huntsville Sewer, Madison County Water Department, and City of New Hope Water and Sewer)

219,168 population served



Program: **Project Share**

Type: **Bill Discount**

Households Targeted: **Low-Income Seniors, Low-Income Disabled Persons**

Program Description

Helps elderly, disabled, and handicapped customers pay utility bills during the winter months. Administered by the Salvation Army.

Eligibility Information

- At least 62 years of age or certified as disabled or handicapped.
- Must be on a low or fixed income which does not exceed the state household income eligibility guidelines as specified by the Alabama Department of Human Resources.
- Must contact Salvation Army to determine eligibility.

More Information

<https://www.hsvutil.org/huntsville-utilities-community-center/project-share/>

Program: **Average Monthly Billing Program**
Type: **Flexible Terms**Households Targeted: **All Residential Customers****Program Description**

An optional program designed to allow for more even distribution of utility payment amount by making averaged payments based on a 12-month history.

Eligibility Information

- Be a residential customer.
- Have a good payment history with no collection activity.
- Have a zero account balance.
- Have 12 months of continuous billing at current address.
- No other types of payment arrangements are provided while on this program.

More Information

<https://www.hsvutil.org/ac/wp-content/uploads/2016/02/Customer-Care-Manual-FINAL.pdf>

Program: **Due Date Assistance**
Type: **Flexible Terms**Households Targeted: **Seniors, Disabled Persons****Program Description**

Provides a fixed due date (5th day of the month) for customers receiving benefits from Social Security or Retirement. Customers can pay on or before this date without incurring a penalty.

Eligibility Information

- Utility account must be in the same name as the person receiving the benefits.
- Meters must have a read date monthly between the 1st and 19th.
- Customers must meet one of the conditions below:
 - Receive Social Security Income
 - Receive Disability Income.
 - Be at least 55 years of age and retired.
 - Be at least 62 years of age.

More Information

<https://www.hsvutil.org/ac/wp-content/uploads/2016/02/Customer-Care-Manual-FINAL.pdf>

Program: **Payment Arrangement - Installment Plan**
Type: **Flexible Terms**Households Targeted: **Emergency Relief****Program Description**

Works with the account holder in an effort to prevent services from being disconnected by establishing an installment plan. This payment option allows the customer to make a partial payment towards the unpaid balance and divide the remaining amount into one to four monthly installments. The installment amount will be due with the monthly billing for the agreed upon terms.

Eligibility Information

- Must be past due on utility bill.

More Information

<https://www.hsvutil.org/customer-service-center/billing-payments/>

Mobile | Mobile Area Water & Sewer System**276,000 population served**

Program: **Emergency Utility/Water Assistance Program (EUWAP) (Project Care)**
Assistance

Type: **Temporary**Households Targeted: **Emergency Relief****Program Description**

Offers needy families one-time assistance in paying for water and sewer services. Implemented in coordination with Mobile Community Action, Inc.

Eligibility Information

- Must contact Mobile Community Action, Inc. to determine eligibility.

More Information

<https://www.mawss.com/euwap.htm>

Montgomery | Montgomery Water Works & Sanitary Sewer Board**240,840 population served**

Program: **Waiver of Deposit for Active Duty Military Personnel**

Type: **Bill Discount**Households Targeted: **Active Military****Program Description**

Waives new service deposit for eligible active duty military personnel.

Eligibility Information

- Must provide proof of purchase or lease/rental agreement.
- Must provide current active duty military transfer orders showing assignment to Montgomery area, commanding officer, and tour of duty information.

More Information

<https://www.mwwssb.com/~media/Files/New%20Service/military.ashx>

Alaska

Anchorage | Anchorage Water and Wastewater Utility

221,351 population served



Program: **Coins Can Count**

Type: **Temporary Assistance**

Households Targeted: **Financial Hardship**

Program Description

Helps qualified families and households having difficulty paying their water and/or wastewater bills. Administered by the Municipality of Anchorage Department of Health and Human Services (DHHS). Funded by customers voluntarily rounding up their bill to the next whole dollar.

Eligibility Information

- Must be a residential customer.
- Eligibility is determined by the Municipality of Anchorage DHHS office. **More Information**

http://www.awwu.biz/PublicWebsite/ForCustomers/Customers_Service/CoinsCanCount/CoinsCanCount.pdf

Arizona

Pima County | Pima County Regional Wastewater Reclamation Department

402,575 population served



Program: **Sewer Outreach Subsidy (SOS) Program**

Type: **Bill Discount**

Households Targeted: **Low-Income**

Program Description

Offers a 25%, 50%, or 75% discount on monthly sewer fees, including the flat monthly service fee of \$12.63, based on federal poverty guidelines for household sizes. Administered as part of a partnership with the Pima County Community Action Agency.

Eligibility Information

- Be a residential sewer customer.
- Have a water/sewer bill in applicant's name.
- To qualify for a 25% reduction, total household income must meet program guidelines starting at \$17,655/year for 1 person per household to \$61,335/year for 8 persons per household (\$6,240 for each additional person).
- To qualify for a 50% reduction, total household income must meet program guidelines starting at \$14,713/year for 1 person per household to \$51,113/year for 8 persons per household (\$5,200 for each additional person).
- To qualify for a 75% reduction, total household income must meet program guidelines starting at \$11,770/year for 1 person per household to \$40,890/year for 8 persons per household (\$4,160 for each additional person).

More Information

<http://webcms.pima.gov/cms/one.aspx?portalId=169&pageId=195661>

Surprise | EPCOR, Agua Fria District**52,400 population served**Program: **Residential Low-Income Assistance Program**Type: **Bill Discount**Households Targeted: **Low-Income****Program Description**

Provides a \$7.50 discount on monthly water bills. Administered by the Sun City Community Action Network.

Eligibility Information

- Be a residential customer on a 5/8-inch x 3/4-inch water meter, or must reside in housing in a homeowner association, apartment complex, or mobile home park.
- Receive residential water service from EPCOR Water.
- Annual income does not exceed \$17,655 for a 1 person household or \$23,895 for a 2 person household (before deductions).

More Information<http://www.epcor.com/bill/Pages/low-income-program.aspx>**Tucson | Tucson Water****712,700 population served**Program: **Low-Income Assistance Program**Type: **Bill Discount**Households Targeted: **Low-Income****Program Description**

Provides a 50% monthly low-income bill credit on the Utility Services Statement.

Eligibility Information

- Must be a Tucson Water customer.
- Utility Services Statement must be in applicant's name.
- Must provide proof that applicant is qualified through on the following programs: Pima County Community and Economic Development, City of Tucson Environmental Services Department, or City of Tucson Parks and Recreation Department.
- Household income must meet program guidelines starting at \$15,441/year for 1 person per household to \$76,360/year for 8 persons per household (\$8,584 for each additional person).

More Information<https://www.tucsonaz.gov/water/low-income>

Arkansas

Little Rock | Central Arkansas Water

313,588 population served



Program: [Help to Others Customer Assistance Fund](#)

Type: **Temporary Assistance**

Households Targeted: **Financial Hardship**

Program Description

Helps residential customers having difficulty paying utility bills to Central Arkansas Water and the Utility Billing Services (UBS) partners. Funded through advertising fees that local businesses and merchants pay to place coupon advertising in monthly UBS billing statements.

Eligibility Information

- Must be a residential customer.

More Information

<http://www.carkw.com/customer-service/help-to-others/>

Pine Bluff | Liberty Utilities

48,668 population served



Program: [Payment Agreements](#)

Type: **Flexible Terms**

Households Targeted: **Emergency Relief**

Program Description

Offers an extension or a deferred payment agreement to spread out a bill into installments. Will work with customers to avoid late payment fees.

Eligibility Information

- Must contact the utility to determine eligibility. **More**

Information

http://www.libertyutilities.com/ar/faqs/billing_faqs.html

California

Alameda and Contra Costa County | East Bay Municipal Utility District

1,400,000 population served



Program: **Customer Assistance Program (CAP)**

Type: **Bill Discount**

Households Targeted: **Low-Income**

Program Description

Offers a discount off a portion of the water bill for qualified low-income customers in single-family dwellings and for eligible homeless shelters. For single-family dwellings, provides a 50% discount off the standard bimonthly service charge and a 50% discount off the home water use charge, up to a maximum of 1,050 gallons per person per month. A 35% discount on the wastewater service charge and flow charges is also provided. For homeless shelters, eligible customers may qualify for 50% discount off of the meter charge (based on meter size), and 50% discount off of the water usage per client, up to a maximum of 1,050 gallons per person per month. A 35% discount on the wastewater service charge and flow charges collected is also applied to each homeless shelter account.

Eligibility Information

- Single-Family Dwellings:
 - Bill must be in the applicant's name.
 - Be the primary residence of the applicant.
 - Home or apartment must have an individual water meter.
 - Applicant cannot be claimed as a dependent on another person's income tax return (other than their spouse).
 - Household income must meet program guidelines starting at 37,400/year for 1-2 persons per household to \$54,250/year for 6 persons per household (\$3,750 for each addition person).
 - Participation is valid for 2 years. To continue assistance, applicants must reapply.
- Homeless Shelters:
 - Organization must provide lodging and meals as its primary function and have the required City or County Health Department permits.
 - The organization must provide at least six beds and be open for a minimum of 180 days or nights per year.
 - Government-owned facilities are not eligible. Satellite facilities in the name of the main organization are eligible but must file separately.
 - The organization must be able to demonstrate IRS tax-exempt status under IRS Code 501(c)(3).
 - The water account must be in the name of the organization with the IRS tax exemption.
 - Participation in CAP is for a maximum of one year. To continue assistance, organization must reapply and demonstrate how the subsidy benefited its clients.

More Information

<https://www.ebmud.com/customers/billing-questions/financial-assistance/customer-assistance-program/>

Program: **Payment Extensions**

Type: **Flexible Terms**

Households Targeted: **Financial Hardship**

Program Description

Offers ability to make a payment extension or make payment arrangements.

Eligibility Information

- Must contact the utility to determine eligibility.

More Information

<https://www.ebmud.com/customers/billing-questions/financial-assistance/>

Program: **Multi-Family Lien and Property Tax Collection**

Type: **Flexible Terms**

Households Targeted: **Emergency Relief**

Program Description

Keeps the water and wastewater services turned on for multi-family residential buildings, while still collecting delinquent charges. The East Bay Municipal Utility District (EBMUD) Board of Directors passed a resolution that adopted this program under the authority of Senate Bill 1035 (Hancock) effective January 1, 2011. This law gives EBMUD authority to place liens on residential property for delinquent charges as an alternative to terminating service in multi-family residences. Unpaid lien amounts will roll over to the appropriate property tax bill.

Eligibility Information

- Service is provided to a master-metered multi-family property with two or more units.
- Unpaid charges have become delinquent and the delinquent charges equal \$100 or more.
- Property owner has been sent all notices required by law and/or by this program.
- The District has conducted a hearing at which the customer has the opportunity to present objections to the filing of a lien on his/her property.

More Information

<https://www.ebmud.com/customers/billing-questions/financial-assistance/multi-family-lien-and-property-tax-collection-program/>

Artesia, Cerritos, Downey, Hawaiian Gardens, La Mirada, Lakewood, Long Beach, Norwalk, Whittier | Golden State Water Company, Central Basin East

44,466 population served



Program: **California Alternate Rates for Water**

Type: **Bill Discount**

Households Targeted: **Low-Income**

Program Description

Provides a monthly credit for low-income customers.

Eligibility Information

- Must be a customer of Golden State Water Company.
- Address must be the primary residence, or must be a tenant receiving water service by a submetered system in a mobile home park.
- Applicant may not be claimed as a dependent on another person's tax return.
- Household income must meet program guidelines starting at \$31,860/year for 1-2 persons per household to \$81,780/year for 8 persons per household (\$8,320 for each additional person).

More Information

<http://www.gswater.com/carw/>

Athens, Carson, Compton, Del Aire, El Camino Village, El Segundo, Gardena, Gardena Heights, Hawthorne, Inglewood, Lawndale, Lennox, Redondo Beach, Torrance | Golden State Water Company, Southwest

169,673 population served



Program: **California Alternate Rates for Water**

Type: **Bill Discount**

Households Targeted: **Low-Income**

Program Description

Provides a monthly credit for low-income customers.

Eligibility Information

- Customer of Golden State Water Company.
- Address must be the primary residence, or must be a tenant receiving water service by a submetered system in a mobile home park.
- Applicant may not be claimed as a dependent on another person's tax return.
- Household income must meet program guidelines starting at \$31,860/year for 1-2 persons per household to \$81,780/year for 8 persons per household (\$8,320 for each additional person).

More Information

<http://www.gswater.com/carw/>

Bakersfield | California Water Service, Bakersfield

246,371 population served



Program: **Low-Income Rate Assistance (LIRA)**

Type: **Bill Discount**

Households Targeted: **Low-Income**

Program Description

Provides a 50% discount (up to \$18) of the monthly 5/8-inch meter service charge for qualified customers.

Eligibility Information

- Bill must be in the applicant's name.
- Must live at the address where the discount will be received.
- Must meet income guidelines specified below or someone in household must be enrolled in a qualified public assistance program.
- Household income must meet program guidelines starting at \$31,860/year for 1-2 persons per household to \$81,780/year for 8 persons per household (\$8,320 for each additional person).
- Required to recertify eligibility every 2 years, or 4 years if have documentation proving handicapped or elderly (62 years of age or older).
- Residential single-family households, agricultural employee housing facilities, migrant farm worker housing center, and non-profit group living facilities can apply.

More Information

<https://www.calwater.com/community/lira/>

Bear Gulch | California Water Service, Bear Gulch**58,242 population served**Program: **Low-Income Rate Assistance (LIRA)**Type: **Bill Discount**Households Targeted: **Low-Income****Program Description**

Provides a 50% discount (up to \$18) of the monthly 5/8-inch meter service charge for qualified customers.

Eligibility Information

- Bill must be in the applicant's name.
- Must live at the address where the discount will be received.
- Must meet income guidelines specified below or someone in household must be enrolled in a qualified public assistance program.
- Household income must meet program guidelines starting at \$31,860/year for 1-2 persons per household to \$81,780/year for 8 persons per household (\$8,320 for each additional person).
- Required to recertify eligibility every 2 years, or 4 years if have documentation proving handicapped or elderly (62 years of age or older).
- Residential single-family households, agricultural employee housing facilities, migrant farm worker housing center, and non-profit group living facilities can apply.

More Information

<https://www.calwater.com/community/lira/>

Program: **Bathroom Fixture Replacement Program**Type: **Water Efficiency**Households Targeted: **Low-Income****Program Description**

Offered to Low-Income Rate Assistance (LIRA) single-family customers in select service areas who have toilets that use 1.6 gallons or more per flush. Package includes installation of a high-efficiency WaterSense-labeled toilet (including seat), high-efficiency showerhead, and high-efficiency bathroom faucet aerator for each faucet (does not replace the faucets themselves). Installation in partnership with Southwest Environmental. Removal and disposal of old fixtures is included in the service.

Eligibility Information

- Must be enrolled in the LIRA program offered at California Water Service.

More Information

<https://www.calwater.com/conservation/install/>

Campbell, Cupertino, Gilroy, Los Altos Hills, Milpitas, Monte Sereno, Morgan Hill, Mt. View, Palo Alto, San Jose, Santa Clara, Saratoga, and Sunnyvale | Santa Clara Valley Water District

2,000,000 population served



Program: **Senior Parcel Tax Exemption**

Type: **Bill Discount**

Households Targeted: **Low-Income Seniors**

Program Description

Offers an exemption for qualifying low-income seniors for the Clean, Safe Creeks special parcel tax. This exemption allows the water district to remove the charge from a qualifying senior household's property tax bill. The Santa Clara Valley Water District is the wholesale supplier for water in Santa Clara County.

Eligibility Information

- Must be at least 65 years of age.
- Must occupy the property as the principal place of residence.
- Applicant must be the owner of the property.
- Household income must be below 75% of the state of California's Median Household Income.
- Must apply between April 15th and June 30th.

More Information

<http://www.valleywater.org/EkContent.aspx?id=2689&terms=senior+discount>

Chico | California Water Service, Chico

100,435 population served



Program: **Low-Income Rate Assistance (LIRA)**

Type: **Bill Discount**

Households Targeted: **Low-Income**

Program Description

Provides a 50% discount (up to \$18) of the monthly 5/8-inch meter service charge for qualified customers.

Eligibility Information

- Bill must be in the applicant's name.
- Must live at the address where the discount will be received.
- Must meet income guidelines specified below or someone in household must be enrolled in a qualified public assistance program.
- Household income must meet program guidelines starting at \$31,860/year for 1-2 persons per household to \$81,780/year for 8 persons per household (\$8,320 for each additional person).
- Required to recertify eligibility every 2 years, or 4 years if have documentation proving handicapped or elderly (62 years of age or older).
- Residential single-family households, agricultural employee housing facilities, migrant farm worker housing center, and non-profit group living facilities can apply.

More Information

<https://www.calwater.com/community/lira/>

Chula Vista | City of Chula Vista, Public Works Department**173,556 population served**Program: **Low Income Reduced Sewer Service Charge**Type: **Bill Discount**Households Targeted: **Low-Income****Program Description**

Reduces sewer service charge by 70% of the rate charged to other residential users. Eligible occupants of single-family homes have the option to request either an annual refund from the City or to request the reduced sewer charge be applied to future sewer billings. Eligible occupants of apartments, condominiums, or mobile homes shall receive the reduced sewer charge as an annual refund only.

Eligibility Information

- Low-income households (as defined in Section 1-100 of the city's Master Fee Schedule).
- Eligibility for City programs or fee schedules restricted to low-income households shall be based on the 80% level of median family income for the San Diego Metropolitan Statistical Area as determined annually by the federal Department of Housing and Urban Development.
- Maximum Annual Family Income ranges from \$46,250 for 1 person living in the household to \$87,250 for 8 persons living in the household.

More Information

<http://www.chulavistaca.gov/home/showdocument?id=6554>

Costa Mesa | Costa Mesa Sanitary District**112,900 population served**Program: **Sewer Lateral Assistance Program (SLAP)**Type: **Water Efficiency**Households Targeted: **All Residential Customers****Program Description**

Encourages residents to maintain their lateral sewer lines. The utility will contribute 50% of the resident's costs up to a maximum of \$1,100 total per residential parcel as follows: up to 50% of televising the lateral interior; up to 50% of cleaning the lateral; up to 50% of the cost of installing a clean out; up to 50% of lateral reconstruction costs.

Eligibility Information

- Must be a residential customer.
- Residents may only apply for participation once every 5 years.

More Information

<http://www.cmsdca.gov/index.php/programs/sewer-lateral-assistance-program>

Cowan Heights, Lemon Heights, Orange, Placentia, Santa Ana, Yorba Linda | Golden State Water Company, Placentia

114,016 population served



Program: **California Alternate Rates for Water**

Type: **Bill Discount**

Households Targeted: **Low-Income**

Program Description

Provides a monthly credit for low-income customers. Based upon the same income qualification guidelines that are used by the electric and gas California Alternate Rate for Energy (CARE) programs.

Eligibility Information

- Customer of Golden State Water Company.
- Address must be the primary residence, or must be a tenant receiving water service by a submetered system in a mobile home park.
- Applicant may not be claimed as a dependent on another person's tax return.
- Household income must meet program guidelines starting at \$31,860/year for 1-2 persons per household to \$81,780/year for 8 persons per household (\$8,320 for each additional person).
- Open to all qualifying residential water customers. Non-profit group living facilities, agricultural employee housing facilities and migrant farm-worker housing centers may also be eligible to receive a monthly credit.

More Information

<http://www.gswater.com/carw/>

Dominguez | California Water Service, Dominguez

144,052 population served



Program: **Low-Income Rate Assistance (LIRA)**

Type: **Bill Discount**

Households Targeted: **Low-Income**

Program Description

Provides a 50% discount (up to \$18) of the monthly 5/8-inch meter service charge for qualified customers.

Eligibility Information

- Bill must be in the applicant's name.
- Must live at the address where the discount will be received.
- Must meet income guidelines specified below or someone in household must be enrolled in a qualified public assistance program.
- Household income must meet program guidelines starting at \$31,860/year for 1-2 persons per household to \$81,780/year for 8 persons per household (\$8,320 for each additional person).
- Required to recertify eligibility every 2 years, or 4 years if have documentation proving handicapped or elderly (62 years of age or older).
- Residential single-family households, agricultural employee housing facilities, migrant farm worker housing center, and non-profit group living facilities can apply.

More Information

<https://www.calwater.com/community/lira/>

Program: **Bathroom Fixture Replacement Program**
Type: **Water Efficiency**Households Targeted: **Low-Income****Program Description**

Offered to Low-Income Rate Assistance (LIRA) single-family customers in select service areas who have toilets that use 1.6 gallons or more per flush. Package includes installation of a high-efficiency WaterSense-labeled toilet (including seat), high-efficiency showerhead, and high-efficiency bathroom faucet aerator for each faucet (does not replace the faucets themselves). Installation in partnership with Southwest Environmental. Removal and disposal of old fixtures is included in the service.

Eligibility Information

- Must be enrolled in the LIRA program offered at California Water Service.

More Information

<https://www.calwater.com/conservation/install/>

East Los Angeles | California Water Service, East Los Angeles
149,882 population servedProgram: **Low-Income Rate Assistance (LIRA)**Type: **Bill Discount**Households Targeted: **Low-Income****Program Description**

Provides a 50% discount (up to \$18) of the monthly 5/8-inch meter service charge for qualified customers.

Eligibility Information

- Bill must be in the applicant's name.
- Must live at the address where the discount will be received.
- Must meet income guidelines specified below or someone in household must be enrolled in a qualified public assistance program.
- Household income must meet program guidelines starting at \$31,860/year for 1-2 persons per household to \$81,780/year for 8 persons per household (\$8,320 for each additional person).
- Required to recertify eligibility every 2 years, or 4 years if have documentation proving handicapped or elderly (62 years of age or older).
- Residential single-family households, agricultural employee housing facilities, migrant farm worker housing center, and non-profit group living facilities can apply.

More Information

<https://www.calwater.com/community/lira/>

Program: **Bathroom Fixture Replacement Program**
Type: **Water Efficiency**Households Targeted: **Low-Income****Program Description**

Offered to Low-Income Rate Assistance (LIRA) single-family customers in select service areas who have toilets that use 1.6 gallons or more per flush. Package includes installation of a high-efficiency WaterSense-labeled toilet (including seat), high-efficiency showerhead, and high-efficiency bathroom faucet aerator for each faucet (does not replace the faucets themselves). Installation in partnership with Southwest Environmental. Removal and disposal of old fixtures is included in the service.

Eligibility Information

- Must be enrolled in the LIRA program offered at California Water Service.

More Information

<https://www.calwater.com/conservation/install/>

El Dorado County | El Dorado Irrigation District**112,000 population served**Program: **Helping Hands Program**Type: **Temporary Assistance**Households Targeted: **Emergency Relief****Program Description**

Assists customers who experience a financial catastrophe and have difficulty paying their utility bill. Developed in cooperation with the El Dorado Community Foundation and El Dorado County Department of Human Services. Funded entirely by voluntary contributions from EID employers, customers, or other residents of the county.

Eligibility Information

- Recently experienced a financial catastrophe.
- Must contact the utility to determine eligibility.

More Information

<http://www.eid.org/about-us/advanced-components/faq#69>

Elk Grove | Elk Grove Water District**36,000 population served**Program: **Payment Arrangements**Type: **Flexible Terms**Households Targeted: **Financial Hardship****Program Description**

Creates payment arrangements for customers.

Eligibility Information

- Contact the utility to make payment arrangements.

More Information

<http://www.egws.org/faqs.html>

Fontana | San Gabriel Valley Water Company, Fontana

209,035 population served

Program: **California Alternate Rates for Water**Type: **Bill Discount**Households Targeted: **Low-Income****Program Description**

Provides a discount for low-income customers. Based upon the same income qualification guidelines that are used by the electric and gas California Alternate Rate for Energy (CARE) programs.

Eligibility Information

- Customer must receive water service through a 1-inch or smaller water meter.
- Utility bill must be in applicant's name.
- Cannot be claimed as a dependent on another person's tax return.
- Someone in the household participates in a qualifying Public Assistance Program or Total Gross Annual Income ranges from \$31,860 for 1-2 persons living in the household to \$81,780 for 8 persons living in the household.
- Required to recertify eligibility every 2 years.

More Information

<http://www.sgvwater.com/customer-service/carw-information/>

Glendale | Glendale Water & Power

201,893 population served

Program: **Senior Utility Users Tax Exemption**Type: **Bill Discount**Households Targeted: **Low-Income Seniors****Program Description**

Exempts low-income senior citizen households from city utility taxes.

Eligibility Information

- At least one member of applicant's household must be 62 years or older.
- Gross household income is less than \$13,950/year.

More Information

<http://www.glendaleca.gov/utility-users-tax-exemption>

Program: **Disabled Utility Users Tax Exemption**Type: **Bill Discount**Households Targeted: **Low-Income Disabled Persons****Program Description**

Exempts households with at least one disabled member from city utility taxes.

Eligibility Information

- Disabled household member.
- 55 years of age or older.
- Household income must meet program guidelines starting at \$31,860/year for 1-2 persons per household to \$81,780/year for 8 persons per household (\$8,320 for each additional person).

More Information

<http://www.glendaleca.gov/utility-users-tax-exemption>

Hermosa Redondo | California Water Service, Hermosa Redondo**95,650 population served**Program: **Low-Income Rate Assistance (LIRA)**Type: **Bill Discount**Households Targeted: **Low-Income****Program Description**

Provides a 50% discount (up to \$18) of the monthly 5/8-inch meter service charge for qualified customers.

Eligibility Information

- Bill must be in the applicant's name.
- Must live at the address where the discount will be received.
- Must meet income guidelines specified below or someone in household must be enrolled in a qualified public assistance program.
- Household income must meet program guidelines starting at \$31,860/year for 1-2 persons per household to \$81,780/year for 8 persons per household (\$8,320 for each additional person).
- Required to recertify eligibility every 2 years, or 4 years if have documentation proving handicapped or elderly (62 years of age or older).
- Residential single-family households, agricultural employee housing facilities, migrant farm worker housing center, and non-profit group living facilities can apply.

More Information

<https://www.calwater.com/community/lira/>

Program: **Bathroom Fixture Replacement Program**Type: **Water Efficiency**Households Targeted: **Low-Income****Program Description**

Offered to Low-Income Rate Assistance (LIRA) single-family customers in select service areas who have toilets that use 1.6 gallons or more per flush. Package includes installation of a high-efficiency WaterSense-labeled toilet (including seat), high-efficiency showerhead, and high-efficiency bathroom faucet aerator for each faucet (does not replace the faucets themselves). Installation in partnership with Southwest Environmental. Removal and disposal of old fixtures is included in the service.

Eligibility Information

- Must be enrolled in the LIRA program offered at California Water Service.

More Information

<https://www.calwater.com/conservation/install/>

Huntington Beach | City of Huntington Beach**201,000 population served**Program: **Senior Citizen's Exemption**Type: **Bill Discount**Households Targeted: **Low-Income Seniors****Program Description**

Exempts senior citizens from the city utility tax on all utility bills (water, electricity, cell and home phone, cable, and gas).

Eligibility Information

- 62 years of age or older.
- Household income must not exceed the U.S. Department of Housing and Urban Development's (HUD) guidelines for the "Very low-income Category".
- Must submit application to the City of Huntington Beach, Rodgers Senior Center to determine eligibility.

More Information

http://www.huntingtonbeachca.gov/government/departments/finance/municipal_services_payments/

Kings City | California Water Service, Kings City**14,441 population served**Program: **Low-Income Rate Assistance (LIRA)**Type: **Bill Discount**Households Targeted: **Low-Income****Program Description**

Provides a 50% discount (up to \$18) of the monthly 5/8-inch meter service charge for qualified customers.

Eligibility Information

- Bill must be in the applicant's name.
- Must live at the address where the discount will be received.
- Must meet income guidelines specified below or someone in household must be enrolled in a qualified public assistance program.
- Household income must meet program guidelines starting at \$31,860/year for 1-2 persons per household to \$81,780/year for 8 persons per household (\$8,320 for each additional person).
- Required to recertify eligibility every 2 years, or 4 years if have documentation proving handicapped or elderly (62 years of age or older).
- Residential single-family households, agricultural employee housing facilities, migrant farm worker housing center, and non-profit group living facilities can apply.

More Information

<https://www.calwater.com/community/lira/>

Laguna/Vineyard | Sacramento County Water Agency**148,814 population served**Program: **Water Lifeline Rate Assistance Program**Type: **Bill Discount**Households Targeted: **Low-Income****Program Description**

Offers a discount of up to \$84/year on a qualifying customer's water bill.

Eligibility Information

- Low-income property owners.
- Must contact the utility to determine eligibility.

More Information<http://www.waterresources.saccounty.net/scwa/Pages/RatesandFees.aspx>**Livermore | California Water Service, Livermore****56,700 population served**Program: **Low-Income Rate Assistance (LIRA)**Type: **Bill Discount**Households Targeted: **Low-Income****Program Description**

Provides a 50% discount (up to \$18) of the monthly 5/8-inch meter service charge for qualified customers.

Eligibility Information

- Bill must be in the applicant's name.
- Must live at the address where the discount will be received.
- Must meet income guidelines specified below or someone in household must be enrolled in a qualified public assistance program.
- Household income must meet program guidelines starting at \$31,860/year for 1-2 persons per household to \$81,780/year for 8 persons per household (\$8,320 for each additional person).
- Required to recertify eligibility every 2 years, or 4 years if have documentation proving handicapped or elderly (62 years of age or older).
- Residential single-family households, agricultural employee housing facilities, migrant farm worker housing center, and non-profit group living facilities can apply.

More Information<https://www.calwater.com/community/lira/>

Program: **Bathroom Fixture Replacement Program**Type: **Water Efficiency**Households Targeted: **Low-Income****Program Description**

Offered to Low-Income Rate Assistance (LIRA) single-family customers in select service areas who have toilets that use 1.6 gallons or more per flush. Package includes installation of a high-efficiency WaterSense-labeled toilet (including seat), high-efficiency showerhead, and high-efficiency bathroom faucet aerator for each faucet (does not replace the faucets themselves). Installation in partnership with Southwest Environmental. Removal and disposal of old fixtures is included in the service.

Eligibility Information

- Must be enrolled in the LIRA program offered at California Water Service.

More Information

<https://www.calwater.com/conservation/install/>

Los Altos | California Water Service, Los Altos

57,950 population served

Program: **Low-Income Rate Assistance (LIRA)**Type: **Bill Discount**Households Targeted: **Low-Income****Program Description**

Provides a 50% discount (up to \$18) of the monthly 5/8-inch meter service charge for qualified customers.

Eligibility Information

- Bill must be in the applicant's name.
- Must live at the address where the discount will be received.
- Must meet income guidelines specified below or someone in household must be enrolled in a qualified public assistance program.
- Household income must meet program guidelines starting at \$31,860/year for 1-2 persons per household to \$81,780/year for 8 persons per household (\$8,320 for each additional person).
- Required to recertify eligibility every 2 years, or 4 years if have documentation proving handicapped or elderly (62 years of age or older).
- Residential single-family households, agricultural employee housing facilities, migrant farm worker housing center, and non-profit group living facilities can apply.

More Information

<https://www.calwater.com/community/lira/>

Program: **Bathroom Fixture Replacement Program**Type: **Water Efficiency**Households Targeted: **Low-Income****Program Description**

Offered to Low-Income Rate Assistance (LIRA) single-family customers in select service areas who have toilets that use 1.6 gallons or more per flush. Package includes installation of a high-efficiency WaterSense-labeled toilet (including seat), high-efficiency showerhead, and high-efficiency bathroom faucet aerator for each faucet (does not replace the faucets themselves). Installation in partnership with Southwest Environmental. Removal and disposal of old fixtures is included in the service.

Eligibility Information

- Must be enrolled in the LIRA program offered at California Water Service.

More Information

<https://www.calwater.com/conservation/install/>

Los Angeles | Los Angeles Department of Water & Power**3,855,879 population served**Program: **Payment Arrangements**Type: **Flexible Terms**Households Targeted: **Financial Hardship****Program Description**

Ability to create a payment plan including payment arrangements, payment extensions, and third party notifications for customers that are unable to pay their bill by the due date. Payment plan options include between a 20-50% initial payment and between 3-6 months to pay remaining balance. Payment extension provides an additional short period of time to extend the current balance due to the next meter read date. Third party notifications provide the ability to designate another person to receive mailed copies of disconnection notices to alert the customer of a pending shutoff if out of town or unavailable to receive mail.

Eligibility Information

- Must contact the utility to set up payment options.

More Information

https://www.ladwp.com/ladwp/faces/ladwp/residential/r-financialassistance/r-fa-paymentarrangements;jsessionid=zGfhWM6X57qC5ptZp8rhQ11nRVKpIIKfyz17pHp4ZRxljgHWJ8d!1232203430?_afLoop=196206243225578&_afWindowMode=0&_afWindowId=null#%40%3F_afWindowId%3D

Program: **Low Income Discount Program**Type: **Bill Discount**Households Targeted: **Low-Income****Program Description**

Provides a discount to customers having difficulty paying their electric and/or water bills.

Eligibility Information

- Must be a residential customer.
- Household income must meet program guidelines starting at \$31,860/year for 1-2 persons per household to \$81,780/year for 8 persons per household (\$8,320 for each additional person).

More Information

https://www.ladwp.com/ladwp/faces/wcnaveexternalld/r-fa-discont-rate?_adf.ctrl-state=gmqvma4ug_4&_afLoop=1187824997820751

Program: **Senior Citizen/Disability Lifeline Rate**Type: **Lifeline Rate**Households Targeted: **Low-Income Seniors, Low-Income Disabled Persons****Program Description**

Provides a discount on electric and/or water bill. The discount is available under the provisions of the Los Angeles Municipal Code or the Revenue and Taxation Code of the State of California.

Eligibility Information

- Must be a residential customer within the City of Los Angeles and applicant's name must be on the utility bills.
- At least 62 years of age or permanently disabled.
- The combined adjusted gross income of all members of the household in which the applicant resides in is less than \$33,200 for the prior calendar year.
- The amount of tax imposed on the above utilities is not paid by a public agency or from funds received from a public agency specifically for the payment of such tax.

More Information

https://www.ladwp.com/ladwp/faces/wcnaveexternalld/r-fa-discont-rate?_adf.ctrl-state=gmqvma4ug_4&_afLoop=1187824997820751

Program: **Project ANGEL**Type: **Temporary Assistance**Households Targeted: **Low-Income, Seniors****Program Description**

Helps low-income and elderly residential customers meet their energy and water needs. Priority is given to those who are not eligible for other aid or assistance. Administered by the United Way.

Eligibility Information

- Applicant must be customer of Los Angeles Department of Water & Power.
- Must be a residential customer.
- Should be classified low-income or elderly; priority given to those who are not eligible for other assistance.

More Information

https://www.ladwp.com/ladwp/faces/wcnav_externalld/r-fa-assist-prog?_adf.ctrl-state=gmqvma4ug_4&_afLoop=1188190700923581

Los Angeles County | California American Water, Baldwin

21,589 population served

Program: **Low-Income Rate Payer Assistance Program**Type: **Bill Discount**Households Targeted: **Low-Income****Program Description**

Provides a monthly discount on water or wastewater charges.

Eligibility Information

- Must be an individually metered residential customer.
- Water utility bill for service for the residence must be in applicant's name.
- Not be claimed as a dependent on another person's tax return.
- Must reapply if applicant changes personal residence.
- Must renew the application every 2 years, or sooner, if requested.
- Total annual income cannot exceed program guidelines starting at \$31,860/year for 1-2 persons per household to \$81,780/year for 8 persons per household (\$8,320 for each additional person).
- Must notify California American Water within 30 days if become ineligible for the program.

More Information

<http://www.amwater.com/caaw/Customer-Service/Rates-Information/low-income-program.html>
[http://www.amwater.com/files/CA_H2O-2015_FINAL2-rev\[2\].pdf](http://www.amwater.com/files/CA_H2O-2015_FINAL2-rev[2].pdf)

Program: **Payment Arrangements**Type: **Flexible Terms**Households Targeted: **Financial Hardship****Program Description**

Offers customers ability to create a plan to pay the balance of their bill over time.

Eligibility Information

- Must pay at least 25% of the bill within 48 hours of the call.
- Must pay the rest of the bill, including any applicable late payment charge, according to an agreed upon schedule (not to exceed 6 months).
- Must pay future bills as they become due.
- Only customers who have not broken similar agreements in the past 12 months are eligible to make these payment arrangements.

More Information

<http://www.amwater.com/caaw/Customer-Service/Rates-Information/low-income-program.html>

Los Angeles County | California American Water, Duarte**18,397 population served**Program: **Low-Income Rate Payer Assistance Program**Type: **Bill Discount**Households Targeted: **Low-Income****Program Description**

Provides a monthly discount on water or wastewater charges.

Eligibility Information

- Must be an individually metered residential customer.
- Water utility bill for service for the residence must be in applicant's name.
- Not be claimed as a dependent on another person's tax return.
- Must reapply if applicant changes personal residence.
- Must renew the application every 2 years, or sooner, if requested.
- Total annual income cannot exceed program guidelines starting at \$31,860/year for 1-2 persons per household to \$81,780/year for 8 persons per household (\$8,320 for each additional person).
- Must notify California American Water within 30 days if become ineligible for the program.

More Information
<http://www.amwater.com/caaw/Customer-Service/Rates-Information/low-income-program.html>
[http://www.amwater.com/files/CA_H2O-2015_FINAL2-rev\[2\].pdf](http://www.amwater.com/files/CA_H2O-2015_FINAL2-rev[2].pdf)
Program: **Payment Arrangements**Type: **Flexible Terms**Households Targeted: **Financial Hardship****Program Description**

Offers customers ability to create a plan to pay the balance of their bill over time.

Eligibility Information

- Must pay at least 25% of the bill within 48 hours of the call.
- Must pay the rest of the bill, including any applicable late payment charge, according to an agreed upon schedule, not to exceed 6 months.
- Must pay future bills as they become due.
- Only customers who have not broken similar agreements in the past 12 months are eligible to make these payment arrangements.

More Information
<http://www.amwater.com/caaw/Customer-Service/Rates-Information/low-income-program.html>

Los Angeles County | California American Water, San Marino**40,804 population served**Program: **Low-Income Rate Payer Assistance Program**Type: **Bill Discount**Households Targeted: **Low-Income****Program Description**

Provides a monthly discount on water or wastewater charges.

Eligibility Information

- Must be an individually metered residential customer.
- Water utility bill for service for the residence must be in applicant's name.
- Not be claimed as a dependent on another person's tax return.
- Must reapply if applicant changes personal residence.
- Must renew the application every 2 years, or sooner, if requested.
- Total annual income cannot exceed program guidelines starting at \$31,860/year for 1-2 persons per household to \$81,780/year for 8 persons per household (\$8,320 for each additional person).
- Must notify California American Water within 30 days if become ineligible for the program.

More Information
<http://www.amwater.com/caaw/Customer-Service/Rates-Information/low-income-program.html>
[http://www.amwater.com/files/CA_H2O-2015_FINAL2-rev\[2\].pdf](http://www.amwater.com/files/CA_H2O-2015_FINAL2-rev[2].pdf)
Program: **Payment Arrangements**Type: **Flexible Terms**Households Targeted: **Financial Hardship****Program Description**

Offers customers ability to create a plan to pay the balance of their bill over time.

Eligibility Information

- Must pay at least 25% of the bill within 48 hours of the call.
- Must pay the rest of the bill, including any applicable late payment charge, according to an agreed upon schedule (not to exceed 6 months).
- Must pay future bills as they become due.
- Only customers who have not broken similar agreements in the past 12 months are eligible to make these payment arrangements.

More Information
<http://www.amwater.com/caaw/Customer-Service/Rates-Information/low-income-program.html>

Los Angeles County | San Gabriel Valley Water Company, El Monte**272,082 population served**Program: **California Alternate Rates for Water**Type: **Bill Discount**Households Targeted: **Low-Income****Program Description**

Provides a discount for low-income customers. Based upon the same income qualification guidelines that are used by the electric and gas California Alternate Rate for Energy (CARE) programs.

Eligibility Information

- Customer must receive water service through a 1-inch or smaller water meter.
- Utility bill must be in applicant's name.
- Cannot be claimed as a dependent on another person's tax return.
- Someone in the household participates in a qualifying Public Assistance Program or Total Gross Annual Income ranges from \$31,860 for 1-2 persons living in the household to \$81,780 for 8 persons living in the household.
- Required to recertify eligibility every 2 years.

More Information

<http://www.sgwater.com/customer-service/carw-information/>

Marin County | Marin Municipal Water District**190,800 population served**Program: **Service Charge Waiver Program for Low-Income Customers**Type: **Bill Discount, Water****Efficiency**Households Targeted: **Low-Income****Program Description**

Waives the bimonthly meter service charge. The water used is billed according to usual and current rate structure.

Eligibility Information

- Household income must meet program guidelines starting at \$38,750/year for 1 person per household to \$73,100/year for 8 or more persons per household.
- Must install low-volume shower heads in all bathrooms and low-volume washers on all faucets in the home.
- Be a single-family residential customer with a meter size no larger than 1-inch.
- Have the water service in applicant's name (apartment complexes or mobile home parks with a master meter do not qualify).
- Applicant may not be claimed as a dependent on another person's income tax return.

More Information

<https://www.marinwater.org/229/Discounted-Rate-Programs>

Program: **Medical Disability Discount**

Type: **Lifeline Rate, Water Efficiency**

Households Targeted: **Disabled Persons**

Program Description

Offers an additional nine CCFs of water to be billed at the Tier 1 base rate.

Eligibility Information

- Applicant must establish disability through doctor verification.
- Must install low-volume shower heads, ultra-low-flush toilets, and faucet aerators.
- Be a single-family residential customer with a meter size no larger than 1-inch.
- Have the water service in applicant's name (apartment complexes or mobile home parks with a master meter do not qualify).
- May not be claimed as a dependent on another person's income tax return.

More Information

<https://www.marinwater.org/229/Discounted-Rate-Programs>

Marysville | California Water Service, Marysville

12,017 population served



Program: **Low-Income Rate Assistance (LIRA)**

Type: **Bill Discount**

Households Targeted: **Low-Income**

Program Description

Provides a 50% discount (up to \$18) of the monthly 5/8-inch meter service charge for qualified customers.

Eligibility Information

- Bill must be in the applicant's name.
- Must live at the address where the discount will be received.
- Must meet income guidelines specified below or someone in household must be enrolled in a qualified public assistance program.
- Household income must meet program guidelines starting at \$31,860/year for 1-2 persons per household to \$81,780/year for 8 persons per household (\$8,320 for each additional person).
- Required to recertify eligibility every 2 years, or 4 years if have documentation proving handicapped or elderly (62 years of age or older).
- Residential single-family households, agricultural employee housing facilities, migrant farm worker housing center, and non-profit group living facilities can apply.

More Information

<https://www.calwater.com/community/lira/>

Modesto | City of Modesto**212,000 population served**Program: **Senior/Disabled Low Income Discount**Type: **Bill Discount**Households Targeted: **Low-Income Seniors, Low-Income Disabled Persons****Program Description**

Provides a 25% discount on utility bills for qualifying customers.

Eligibility Information

- Must be at least 60 years of age or disabled.
- Must be receiving social security/retirement benefits or disability benefits.
- Total household income must not exceed \$22,400 annually.

More Information
<https://www.modestogov.com/fin/utilities/discount.asp>
Monterey | California American Water, Monterey**96,754 population served**Program: **Low-Income Rate Payer Assistance Program**Type: **Bill Discount**Households Targeted: **Low-Income****Program Description**

Provides a monthly discount on water or wastewater charges.

Eligibility Information

- Must be an individually metered residential customer.
- Water utility bill for service for the residence must be in applicant's name.
- Not be claimed as a dependent on another person's tax return.
- Must reapply if applicant changes personal residence.
- Must renew the application every 2 years, or sooner, if requested.
- Total annual income cannot exceed program guidelines starting at \$31,860/year for 1-2 persons per household to \$81,780/year for 8 persons per household (\$8,320 for each additional person).
- Must notify California American Water within 30 days if become ineligible for the program.

More Information
<http://www.amwater.com/caaw/Customer-Service/Rates-Information/low-income-program.html>
[http://www.amwater.com/files/CA_H2O-2015_FINAL2-rev\[2\].pdf](http://www.amwater.com/files/CA_H2O-2015_FINAL2-rev[2].pdf)

Program: **Payment Arrangements**
Type: **Flexible Terms**Households Targeted: **Financial Hardship****Program Description**

Offers customers ability to create a plan to pay the balance of their bill over time.

Eligibility Information

- Must pay at least 25% of the bill within 48 hours of the call.
- Must pay the rest of the bill, including any applicable late payment charge, according to an agreed upon schedule (not to exceed 6 months).
- Must pay future bills as they become due.
- Only customers who have not broken similar agreements in the past 12 months are eligible to make these payment arrangements.

More Information

<http://www.amwater.com/caaw/Customer-Service/Rates-Information/low-income-program.html>

Napa | Napa Sanitation District

75,000 population served



Program: **Low Income Assistance Program**
Type: **Bill Discount**Households Targeted: **Low-Income, Non-profit Organizations****Program Description**

Provides a discount on the Sewer Service Charge for low-income owner-occupied homes and for 501(c)(3) non-profit organizations that provide housing to low-income renters.

Eligibility Information

- Criteria for home owners:
 - Applicant must own home and live in the home as primary residence.
 - Must be billed the Sewer Service Charge on applicant's property tax bill.
 - Household income must be at or below 60% of the area's median family income.
- Non-profit organizations must rent 85% or more of each property applying to tenants that have household earnings of 60% or less of area median family income.

More Information

<http://www.napasan.com/Pages/ContentMenu.aspx?id=70>

Palmdale | Palmdale Water District**115,000 population served**Program: **Rate Assistance Program**Type: **Bill Discount**Households Targeted: **Low-Income, Low-Income Seniors, Veterans****Program Description**

Offers assistance by covering up to 50% of monthly service charges on a first-come, first-serve basis.

Eligibility Information

- Applicant must be a property owner or renter.
- Priority is provided to customers who are low-income seniors aged 62 and older and veterans.
- Must be enrolled in Southern California Edison's or Southern California Gas' CARE program.
- Maximum total gross household income must meet program guidelines starting at \$31,460/year for 1 person per household to \$80,180/year for 8 persons per household (\$8,120 for each additional person).
- Be a District residential customer with a 5/8-inch or 3/4-inch water meter.
- Not be claimed as a dependent on another person's federal or state income tax return.

More Information
<http://www.palmdalewater.org/customer-service/rate-assistance-program/>
Palo Alto | City of Palo Alto Utilities**218,005 population served**Program: **Project Pledge**Type: **Temporary Assistance**Households Targeted: **Financial Hardship****Program Description**

Provides a one-time financial hardship credit of up to \$750 applied to the outstanding balance of the applicant's city of Palo Alto Utilities account.

Eligibility Information

- Applicant is unemployed and either single or with a live-in, non-working, spouse/domestic partner.
- Have unexpected acute medical condition or unexpected unreimbursed medical expenses.
- Experienced recent death of either the customer or live-in spouse/domestic partner.
- Must also enroll in the Residential Energy Assistance Program.

More Information
<http://www.cityofpaloalto.org/gov/depts/utl/billpay/assist.asp>

Program: **Rate Assistance Program**

Type: **Bill Discount**

Households Targeted: **Financial Hardship**

Program Description

Provides a 20% discount on storm drain charges.

Eligibility Information

- Household income must meet program guidelines starting at \$37,250/year for 1 person per household to \$70,200/year for 8 persons per household (\$4,250 for each additional person).
- Households with Social Security Income, Temporary Assistance for Needy Families, and Supplemental Nutrition Assistance Program (food stamps) recipients automatically qualify for the discount even if the total household income exceed the income guideline.

More Information

<http://cityofpaloalto.org/gov/depts/utl/billpay/assist.asp>

Palos Verdes | California Water Service, Palos Verdes

69,883 population served



Program: **Low-Income Rate Assistance (LIRA)**

Type: **Bill Discount**

Households Targeted: **Low-Income**

Program Description

Provides a 50% discount (up to \$18) of the monthly 5/8-inch meter service charge for qualified customers.

Eligibility Information

- Bill must be in the applicant's name.
- Must live at the address where the discount will be received.
- Must meet income guidelines specified below or someone in household must be enrolled in a qualified public assistance program.
- Household income must meet program guidelines starting at \$31,860/year for 1-2 persons per household to \$81,780/year for 8 persons per household (\$8,320 for each additional person).
- Required to recertify eligibility every 2 years, or 4 years if have documentation proving handicapped or elderly (62 years of age or older).
- Residential single-family households, agricultural employee housing facilities, migrant farm worker housing center, and non-profit group living facilities can apply.

More Information

<https://www.calwater.com/community/lira/>

Program: **Bathroom Fixture Replacement Program**

Type: **Water Efficiency**

Households Targeted: **Low-Income**

Program Description

Offered to Low-Income Rate Assistance (LIRA) single-family customers in select service areas who have toilets that use 1.6 gallons or more per flush. Package includes installation of a high-efficiency WaterSense-labeled toilet (including seat), high-efficiency showerhead, and high-efficiency bathroom faucet aerator for each faucet (does not replace the faucets themselves). Installation in partnership with Southwest Environmental. Removal and disposal of old fixtures is included in the service.

Eligibility Information

- Must be enrolled in the LIRA program offered at California Water Service.

More Information

<https://www.calwater.com/conservation/install/>

Rancho Cucamonga | Cucamonga Valley Water District**182,586 population served**Program: **Customer Assistance Program (CAP)**Type: **Bill Discount**Households Targeted: **Low-Income****Program Description**

Provides a \$4.00 deduction on the bimonthly billing statement. Funded by the District from unrestricted rental income that the District receives every month through the rental of District property.

Eligibility Information

- Must be a residential customer.
- Applicant's name must appear on the utility statement.
- Household income must meet program guidelines starting at \$31,860/year for 1-2 persons per household to \$81,780/year for 8 persons per household.

More Information

<http://www.cvwwater.com/329/Customer-Assistance-Program>

Riverside | Riverside Public Utilities**303,871 population served**Program: **Sharing Household Assist Riverside's Energy program (SHARE)**Type: **Bill Discount**Households Targeted: **Low-Income****Program Description**

Assists low-income residents with utility bills. Funded by the state mandated Public Benefits Charge, as well as other voluntary customer contributions.

Eligibility Information

- Must contact the utility to determine eligibility.

More Information

<http://www.riversideca.gov/utilities/pdf/NewsLetter/2013/December-2013-Back-of-Bill.pdf>

Program: **Level Pay Plan**Type: **Flexible Terms**Households Targeted: **All Residential Customers****Program Description**

Helps customers even out their utility bill payments over the entire year.

Eligibility Information

- Must contact the utility to determine eligibility.

More Information

<http://www.riversideca.gov/utilities/pdf/NewsLetter/2013/December-2013-Back-of-Bill.pdf>

Riverside County | Western Municipal Water District**800,000 population served**Program: **Bill Payment Assistance**Type: **Bill Discount**Households Targeted: **Low-income****Program Description**

Offers bill payment assistance to qualified low-income residential water/sewer customers. The amount of assistance equal to the lesser of the balance due or \$150. Maximum assistance is \$150 during a 12-month period.

Eligibility Information

- Must be a residential customer.
- Account is past due.
- Be a current participant of the California Alternate Rates for Energy Program (CARE) program offered by the gas or electric company.

More Information

<http://wmwd.com/index.aspx?nid=394>

Sacramento | City of Sacramento**486,189 population served**Program: **Utilities Rate Assistance Program (URAP)**Type: **Bill Discount**Households Targeted: **Low-Income****Program Description**

Provides up to a \$13 credit on the monthly utility bill for up to one year. The credit is designed to help households offset some of the recent water, wastewater and recycling, and solid waste rate increases.

Eligibility Information

- Must reside at the property where the discount is received.
- Property must consist of a single-family residential structure, or a condominium or townhome unit.
- Household income must meet program guidelines starting at \$23,540/year for 1-2 persons per household to \$81,780/year for 8 persons per household (\$8,320 for each additional person).
- Tenants must currently be paying a utility bill.

More Information

<http://www.cityofsacramento.org/Utilities/Services/Rate-Assistance-Program>

Sacramento and Yolo Counties | Sacramento Regional Sanitation District**1,475,377 population served**Program: **Sewer Lifeline Rate Assistance Program**Type: **Bill Discount**Households Targeted: **Low-Income****Program Description**

Offers customers a savings of \$75-\$100/year on the conveyance and treatment portion of their sewer bill.

Eligibility Information

- Must be a homeowner or renter (it is not available to landlords for their rental properties).
- Applicant's name must appear on the sewer bill and must live at the address for which the rebate is being requested.
- Household income must meet program guidelines starting at \$31,860/year for 1-2 persons per household to \$65,140/year for 6 persons per household (\$8,320 for each additional person).

More Informationwww.sewerlifeline.com**Salinas | California Water Service, Salinas****117,681 population served**Program: **Low-Income Rate Assistance (LIRA)**Type: **Bill Discount**Households Targeted: **Low-Income****Program Description**

Provides a 50% discount (up to \$18) of the monthly 5/8-inch meter service charge for qualified customers.

Eligibility Information

- Bill must be in the applicant's name.
- Must live at the address where the discount will be received.
- Must meet income guidelines specified below or someone in household must be enrolled in a qualified public assistance program.
- Household income must meet program guidelines starting at \$31,860/year for 1-2 persons per household to \$81,780/year for 8 persons per household (\$8,320 for each additional person).
- Required to recertify eligibility every 2 years, or 4 years if have documentation proving handicapped or elderly (62 years of age or older).
- Residential single-family households, agricultural employee housing facilities, migrant farm worker housing center, and non-profit group living facilities can apply.

More Information<https://www.calwater.com/community/lira/>

San Carlos, San Mateo, South San Francisco | California Water Service, Bayshore**102,893 population served**Program: **Low-Income Rate Assistance (LIRA)**Type: **Bill Discount**Households Targeted: **Low-Income****Program Description**

Provides a 50% discount (up to \$18) of the monthly 5/8-inch meter service charge for qualified customers.

Eligibility Information

- Bill must be in the applicant's name.
- Must live at the address where the discount will be received.
- Must meet income guidelines specified below or someone in household must be enrolled in a qualified public assistance program.
- Household income must meet program guidelines starting at \$31,860/year for 1-2 persons per household to \$81,780/year for 8 persons per household (\$8,320 for each additional person).
- Required to recertify eligibility every 2 years, or 4 years if have documentation proving handicapped or elderly (62 years of age or older).
- Residential single-family households, agricultural employee housing facilities, migrant farm worker housing center, and non-profit group living facilities can apply.

More Information
<https://www.calwater.com/community/lira/>
Program: **Bathroom Fixture Replacement Program**Type: **Water Efficiency**Households Targeted: **Low-Income****Program Description**

Offered to Low-Income Rate Assistance (LIRA) single-family customers in select service areas who have toilets that use 1.6 gallons or more per flush. Package includes installation of a high-efficiency WaterSense-labeled toilet (including seat), high-efficiency showerhead, and high-efficiency bathroom faucet aerator for each faucet (does not replace the faucets themselves). Installation in partnership with Southwest Environmental. Removal and disposal of old fixtures is included in the service.

Eligibility Information

- Must be enrolled in the LIRA program offered at California Water Service.

More Information
<https://www.calwater.com/conservation/install/>

San Diego County | California American Water, Coronado**96,754 population served**Program: **Low-Income Rate Payer Assistance Program**Type: **Bill Discount**Households Targeted: **Low-Income****Program Description**

Provides a monthly discount on water or wastewater charges.

Eligibility Information

- Must be an individually metered residential customer.
- Water utility bill for service for the residence must be in applicant's name.
- Not be claimed as a dependent on another person's tax return.
- Must reapply if applicant changes personal residence.
- Must renew the application every 2 years, or sooner, if requested.
- Total annual income cannot exceed program guidelines starting at \$31,860/year for 1-2 persons per household to \$81,780/year for 8 persons per household (\$8,320 for each additional person).
- Must notify California American Water within 30 days if you become ineligible for the program.

More Information
<http://www.amwater.com/caaw/Customer-Service/Rates-Information/low-income-program.html>
[http://www.amwater.com/files/CA_H2O-2015_FINAL2-rev\[2\].pdf](http://www.amwater.com/files/CA_H2O-2015_FINAL2-rev[2].pdf)
Program: **Payment Arrangements**Type: **Flexible Terms**Households Targeted: **Financial Hardship****Program Description**

Offers customers ability to create a plan to pay the balance of their bill over time.

Eligibility Information

- Must pay at least 25% of the bill within 48 hours of the call.
- Must pay the rest of the bill, including any applicable late payment charge, according to an agreed upon schedule (not to exceed 6 months).
- Must pay future bills as they become due.
- Only customers who have not broken similar agreements in the past 12 months are eligible to make these payment arrangements.

More Information
<http://www.amwater.com/caaw/Customer-Service/Rates-Information/low-income-program.html>

San Francisco | San Francisco Water, Power, and Sewer

2,600,000 population served

Program: **Community Assistance Program (CAP)**Type: **Bill Discount**Households Targeted: **Low-Income****Program Description**

Offers qualifying residential single-family customers a 15% discount on water and a 35% discount on sewer charges.

Eligibility Information

- Water and sewer bill must be in the applicant's name.
- Be a full-time resident at the address where the discount will be received.
- Only have one water service account with the San Francisco Public Utilities Commission (SFPUC).
- Not claimed as a dependent on another person's tax return.
- Pay bills by the due date.
- Household income must meet program guidelines starting at \$31,860/year for 1-2 persons per household to \$56,820/year for 5 persons per household (\$8,320 for each additional person).
- Total annual bills must not exceed 5% of total combined gross income.
- Participate in a Water-Wise Evaluation.
- Water use should not exceed the acceptable range of daily water use per household occupant as determined by SFPUC.

More Information

<http://www.sfwater.org/index.aspx?page=131>

San Jose | San Jose Water Company

998,000 population served

Program: **Water Rate Assistance Program (WRAP)**Type: **Bill Discount**Households Targeted: **Low-Income****Program Description**

Provides a 15% discount on the total water bill.

Eligibility Information

- Bill must be in the customer's name or must be a submetered tenant in a mobile home park.
- May not be claimed as a dependent on another person's tax return.
- Household income must meet program guidelines starting at \$31,860/year for 1-2 persons per household to \$81,780/year for 8 persons per household (\$8,320 for each additional person). **More Information**

https://www.sjwater.com/for_your_home/home_customer_care/rates_regulations/water_rate_assistance_program_wrap

San Jose Hills | Suburban Water Systems, San Jose Hills**300,000 population served**Program: **Water Invoice and Statement Help Program (WISH)**Type: **Bill Discount**Households Targeted: **Low-Income****Program Description**

Provides an adjustment of \$6.50 on the water bill each month for qualifying Suburban customers.

Eligibility Information

- Participation in CARE, the Southern California Edison or Southern California Gas Company low-income assistance programs, or
- Household income must meet program guidelines starting at \$31,860/year for 1-2 persons per household to \$81,780/year for 8 persons per household (\$8,320 for each additional person).

More Information
<http://www.swwc.com/suburban/wish/>
http://www.swwc.com/suburban/WISH_English.pdf
Santa Ana | City of Santa Ana**353,428 population served**Program: **Utility User Tax Low-Income Exemption**Type: **Bill Discount**Households Targeted: **Low-Income****Program Description**

Reduces the Utility Users' Tax rate from 6% to 5.5%.

Eligibility Information

- Account must be in the utility account holder's name.
- Account holder is not claimed as a dependent on another person's income tax return.
- Household income must meet program guidelines starting at \$14,300/year for 1 person per household to \$23,500/year for 5 persons per household (\$3,300 for each additional person).

More Information
http://www.ci.santa-ana.ca.us/finance/municipal_utilities/uut_low-income_exemption.asp

Selma | California Water Service, Selma**24,480 population served**Program: **Low-Income Rate Assistance (LIRA)**Type: **Bill Discount**Households Targeted: **Low-Income****Program Description**

Provides a 50% discount (up to \$18) of the monthly 5/8-inch meter service charge for qualified customers.

Eligibility Information

- Bill must be in the applicant's name.
- Must live at the address where the discount will be received.
- Must meet income guidelines specified below or someone in household must be enrolled in a qualified public assistance program.
- Household income must meet program guidelines starting at \$31,860/year for 1-2 persons per household to \$81,780/year for 8 persons per household (\$8,320 for each additional person).
- Required to recertify eligibility every 2 years, or 4 years if have documentation proving handicapped or elderly (62 years of age or older).
- Residential single-family households, agricultural employee housing facilities, migrant farm worker housing center, and non-profit group living facilities can apply.

More Information<https://www.calwater.com/community/lira/>**Simi Valley | Golden State Water Company, Simi Valley****13,300 population served**Program: **California Alternate Rates for Water**Type: **Bill Discount**Households Targeted: **Low-Income****Program Description**

Provides a monthly credit for low-income customers. Based upon the same income qualification guidelines that are used by the electric and gas California Alternate Rate for Energy (CARE) programs.

Eligibility Information

- Customer of Golden State Water Company.
- Address must be the primary residence, or must be a tenant receiving water service by a submetered system in a mobile home park.
- Applicant may not be claimed as a dependent on another person's tax return.
- Household income must meet program guidelines starting at \$31,860/year for 1-2 persons per household to \$81,780/year for 8 persons per household (\$8,320 for each additional person).
- Open to all qualifying residential water customers. Non-profit group living facilities, agricultural employee housing facilities and migrant farm-worker housing centers may also be eligible to receive a monthly credit.

More Information<http://www.gswater.com/carw/>

Stockton | California Water Service, Stockton**185,346 population served**Program: **Low-Income Rate Assistance (LIRA)**Type: **Bill Discount**Households Targeted: **Low-Income****Program Description**

Provides a 50% discount (up to \$18) of the monthly 5/8-inch meter service charge for qualified customers.

Eligibility Information

- Bill must be in the applicant's name.
- Must live at the address where the discount will be received.
- Must meet income guidelines specified below or someone in household must be enrolled in a qualified public assistance program.
- Household income must meet program guidelines starting at \$31,860/year for 1-2 persons per household to \$81,780/year for 8 persons per household (\$8,320 for each additional person).
- Required to recertify eligibility every 2 years, or 4 years if have documentation proving handicapped or elderly (62 years of age or older).
- Residential single-family households, agricultural employee housing facilities, migrant farm worker housing center, and non-profit group living facilities can apply.

More Information

<https://www.calwater.com/community/lira/>

Program: **Bathroom Fixture Replacement Program**Type: **Water Efficiency**Households Targeted: **Low-Income****Program Description**

Offered to Low-Income Rate Assistance (LIRA) single-family customers in select service areas who have toilets that use 1.6 gallons or more per flush. Package includes installation of a high-efficiency WaterSense-labeled toilet (including seat), high-efficiency showerhead, and high-efficiency bathroom faucet aerator for each faucet (does not replace the faucets themselves). Installation in partnership with Southwest Environmental. Removal and disposal of old fixtures is included in the service.

Eligibility Information

- Must be enrolled in the LIRA program offered at California Water Service.

More Information

<https://www.calwater.com/conservation/install/>

Torrance | Torrance Municipal Water Department**105,000 population served**Program: **Low-Income Senior or Permanently Disabled Discount**Type: **Bill Discount**Households Targeted: **Low-Income Seniors, Low-Income Disabled Persons****Program Description**

Provides a reduced rate for qualifying customers.

Eligibility Information

- At least 62 years of age or permanently disabled.
- Total household income must not exceed \$27,075 for the prior calendar year.

More Information<http://www.torranceca.gov/1846.htm>**Valencia | Valencia Water Company****116,361 population served**Program: **Low-Income Rate Assistance (LIRA)**Type: **Bill Discount**Households Targeted: **Low-Income****Program Description**

Offers a 50% discount off the currently effective monthly service charge for the applicable meter size.

Eligibility Information

- Must be an individually metered residential customer.
- Water utility bill for service for the residence must be in applicant's name.
- Not be claimed as a dependent on another person's tax return.
- Total combined household income must meet program guidelines starting at \$31,860/year for 1-2 persons per household to \$81,780/year for 8 persons per household (\$8,320 for each additional person).

More Informationhttp://www.valenciawater.com/images/ContentImages/LIRA_Application_05-2015_to_05-2016.pdf

Vallejo | Vallejo Sanitation & Flood Control District**119,784 population served**Program: **Reduced Rate Program**Type: **Bill Discount**Households Targeted: **Low-Income****Program Description**

Offers a 10% discount off the standard residential sewer wastewater rate.

Eligibility Information

- Current participant in Pacific Gas and Electric Company's California Alternate Rates for Energy (CARE) Program.
- Household income must meet program guidelines starting at \$31,860/year for 1-2 persons per household to \$81,780/year for 8 persons per household (\$8,320 for each additional person).

More Information
https://www.vsfcd.com/SitePages/my_bill.aspx
Visalia | California Water Service, Visalia**132,158 population served**Program: **Low-Income Rate Assistance (LIRA)**Type: **Bill Discount**Households Targeted: **Low-Income****Program Description**

Provides a 50% discount (up to \$18) of the monthly 5/8-inch meter service charge for qualified customers.

Eligibility Information

- Bill must be in the applicant's name.
- Must live at the address where the discount will be received.
- Must meet income guidelines specified below or someone in household must be enrolled in a qualified public assistance program.
- Household income must meet program guidelines starting at \$31,860/year for 1-2 persons per household to \$81,780/year for 8 persons per household (\$8,320 for each additional person).
- Required to recertify eligibility every 2 years, or 4 years if have documentation proving handicapped or elderly (62 years of age or older).
- Residential single-family households, agricultural employee housing facilities, migrant farm worker housing center, and non-profit group living facilities can apply.

More Information
<https://www.calwater.com/community/lira/>

Program: **Bathroom Fixture Replacement Program**
Type: **Water Efficiency**Households Targeted: **Low-Income****Program Description**

Offered to Low-Income Rate Assistance (LIRA) single-family customers in select service areas who have toilets that use 1.6 gallons or more per flush. Package includes installation of a high-efficiency WaterSense-labeled toilet (including seat), high-efficiency showerhead, and high-efficiency bathroom faucet aerator for each faucet (does not replace the faucets themselves). Installation in partnership with Southwest Environmental. Removal and disposal of old fixtures is included in the service.

Eligibility Information

- Must be enrolled in the LIRA program offered at California Water Service.

More Information

<https://www.calwater.com/conservation/install/>

Westlake | California Water Service, Westlake
19,434 population servedProgram: **Low-Income Rate Assistance (LIRA)**Type: **Bill Discount**Households Targeted: **Low-Income****Program Description**

Provides a 50% discount (up to \$18) of the monthly 5/8-inch meter service charge for qualified customers.

Eligibility Information

- Bill must be in the applicant's name.
- Must live at the address where the discount will be received.
- Must meet income guidelines specified below or someone in household must be enrolled in a qualified public assistance program.
- Household income must meet program guidelines starting at \$31,860/year for 1-2 persons per household to \$81,780/year for 8 persons per household (\$8,320 for each additional person).
- Required to recertify eligibility every 2 years, or 4 years if have documentation proving handicapped or elderly (62 years of age or older).
- Residential single-family households, agricultural employee housing facilities, migrant farm worker housing center, and non-profit group living facilities can apply.

More Information

<https://www.calwater.com/community/lira/>

Program: **Bathroom Fixture Replacement Program**
Type: **Water Efficiency**Households Targeted: **Low-Income****Program Description**

Offered to Low-Income Rate Assistance (LIRA) single-family customers in select service areas who have toilets that use 1.6 gallons or more per flush. Package includes installation of a high-efficiency WaterSense-labeled toilet (including seat), high-efficiency showerhead, and high-efficiency bathroom faucet aerator for each faucet (does not replace the faucets themselves). Installation in partnership with Southwest Environmental. Removal and disposal of old fixtures is included in the service.

Eligibility Information

- Must be enrolled in the LIRA program offered at California Water Service.

More Information

<https://www.calwater.com/conservation/install/>

Colorado

Aurora | City of Aurora

351,200 population served



Program: **Low Income Water Efficiency Program**

Type: **Water Efficiency**

Households Targeted: **Low-Income**

Program Description

Provides replacement old fixtures with new, high-efficiency fixtures. Can replace up to two toilets, two showerheads, and three faucet aerators with water-saving versions.

Eligibility Information

- Household income must meet program guidelines starting at \$33,550/year for 1 person per household to \$63,250/year for 8 persons per household and/or must be qualified for Local Energy Assurance Planning (LEAP).

More Information

<https://www.auroragov.org/LivingHere/Water/Residential/LowIncomePrograms/index.htm>

Fort Collins | City of Fort Collins

125,500 population served



Program: **Payment Assistance Fund**

Type: **Temporary Assistance**

Households Targeted: **Low-Income, Seniors, Financial Hardship**

Program Description

Helps families, senior citizens, and others in need stay current with their utility bills and avoid having their services turned off. Administered by Catholic Charities Larimer County.

Eligibility Information

- Customers who have received a shut-off notice.
- Funding may be limited to one month's utility bill.
- Assistance is awarded once during a calendar year.

More Information

<http://www.fcgov.com/utilities/contact-us/payment-assistance-fund>

Pueblo | City of Pueblo Wastewater Department**105,000 population served**Program: **Waterline Assistance Program (WAP)**Type: **Flexible Terms, Water Efficiency**Households Targeted: **Low-Income****Program Description**

Helps defer the costs associated with waterline maintenance problems.

Eligibility Information

- An eligible family unit includes one or more persons related either by blood, adoption, marriage, or familial status occupying a permanent residence at the time of application.
- Household income must meet U.S. Housing and Urban Development (HUD) Section 8 very-low-income guidelines.
- Single-family residences are eligible, including manufactured homes permanently attached to real property occupied by the owner.
- Owner-occupied rental properties are eligible and can include a two-unit structure where the owner lives in one of the units and rents the other to a tenant. To be eligible, the rental unit must be a legally permitted unit for at least 5 years. The property owner must sign an agreement that states that the property will continue to be the primary residence of the owner.

More Information
<http://pueblo.us/253/Homeowner-Assistance-Programs>
Thornton | City of Thornton**136,977 population served**Program: **Water Assistance Program**Type: **Temporary Assistance**Households Targeted: **Low-Income****Program Description**

Provides short-term assistance to water utility customers meeting qualifying criteria. Water assistance of up to \$273 per customer may be provided.

Eligibility Information

- Must be a U.S. citizen or legal permanent resident; or the applicant is otherwise lawfully present in the United States pursuant to federal law; and produces a valid form of identification that the state of Colorado has specified.
- Must be a city of Thornton water customer.
- Household income must be at or below 185% of the federal poverty guidelines starting at \$1,815/month for 1 person per household to \$6,304/month for 8 persons per household.

More Information
http://www.thorntoncares.com/Water.asp?_ga=1.66178157.2127483954.1445605425

Connecticut

Stamford and Bridgeport | Aquarion Water Company

341,421 population served



Program: **Customer Assistance Program**

Type: **Temporary Assistance**

Households Targeted: **Low-Income**

Program Description

Assists eligible customers who are having difficulty paying their water bills. Each year, the first 1,000 customers who qualify can get a one-time voucher for \$50.

Eligibility Information

- Customers must be receiving bills on a quarterly basis.
- Either a homeowner in Aquarion's service territory or a contractual renter.
- Must be receiving assistance from one or more of these programs: Temporary Assistance to Needy Families (TANF), Social Security Supplemental Security Income (SSI), Social Security Disability Insurance (SSDI), Helms Housing recipient paying the minimum, Section 8 (Housing Choice Voucher Program), Rental Assistance Program (RAP), State-Administered General Assistance (SAGA), Medicaid, Connecticut Energy Assistance Program

More Information

<http://www.aquarion.com/CT/CustomerAssistanceProgram>

District of Columbia

Washington | District of Columbia Water and Sewer Authority

617,996 population served



Program: **Budget Billing**

Type: **Flexible Terms**

Households Targeted: **All Customers**

Program Description

Offers to evenly spread the cost of water and sewer bills over the entire year. Average monthly payment is based on historical water/sewer usage.

Eligibility Information

- Must contact the utility to determine eligibility.

More Information

<https://www.dewater.com/customer-care/faq.cfm>

Program: **Serving People by Lending A Supporting Hand (SPLASH)** Type: **Temporary Assistance**
 Households Targeted: **Financial Hardship**

Program Description

Helps customers maintain critical water and sewer service in times of financial emergencies and is funded solely by contributions from customers and the community.

Eligibility Information

- Customers experiencing financial emergencies. **More**
-

Information

https://www.dwater.com/customercare/special_programs.cfm

Program: **Customer Assistance Program (CAP)** Type: **Lifeline Rate**
 Households Targeted: **Low-Income**

Program Description

Provides a discount of up to 400 cubic feet of water and up to 400 cubic feet of sewer services per month, a current savings of up to \$37 for water and sewer services and extends a 100% discount of the new Water Replacement Fee for eligible customers. Administered by the District of Columbia's Department of the Environment (DDOE) Energy Office.

Eligibility Information

- Must contact DDOE to determine eligibility on the basis of federal low-income guidelines.
-

More Information

https://www.dwater.com/customercare/special_programs.cfm

Program: **Extended Payment Plans** Type: **Flexible Terms**
 Households Targeted: **Financial Hardship**

Program Description

Offers the ability to create a payment plan.

Eligibility Information

- Must contact the utility to determine eligibility. **More**
-

Information

https://www.dwater.com/customercare/special_programs.cfm

Florida

Boca Raton | Boca Raton Utility Services

128,000 population served



Program: **Sewer Connection Assistance Program**

Type: **Bill Discount, Flexible Terms**

Households Targeted: **Low-Income**

Program Description

Assists eligible homeowners who live in the neighborhoods impacted by the city's septic to central sewer system program. Utilizes State Housing Initiatives Partnership (SHIP) funds to administer the Sewer Connection Assistance Program. The funds may be used to pay costs associated with connection to the sewer system, including city impact fees, city special assessment fees, and private plumber sewer system connection fees. Up to \$12,000 per housing unit is available, in the form of a deferred payment, zero percent, interest loan secured by a mortgage on the property. Loans will be forgiven in full after the completion of a 7-year term.

Eligibility Information

- Residence must be owner-occupied.
- Residence must be a single-family home in the Boca Raton city limits, in a neighborhood which is being converted from septic to sewer by the City.
- Assessed value of the residence (as established by the Palm Beach County Property Appraiser) cannot exceed \$386,202.
- Household income must meet program guidelines starting at \$36,750/year for 1 person per household to \$69,300/year for 8 persons per household.
- The applicant household cannot have assets exceeding \$25,000. Includes cash, stocks, bonds, investment accounts and real estate (excluding the primary residence).
- Qualified retirement accounts must be disclosed by applicants and verified by staff but will not be included in the \$25,000 asset cap.

More Information

<http://myboca.us/pages/community-improvement/community-improvement>

Cape Coral | City of Cape Coral**122,887 population served**Program: **Hardship Deferral Program**Type: **Flexible Terms**Households Targeted: **Low-Income****Program Description**

Defers payment of all or a portion of sewer, potable water, mandatory seawall and irrigation water special assessments or Contribution in Aid of Construction Fees, and/or water and sewer impact fees until the property is sold or transferred or the customer longer qualifies for deferral.

Eligibility Information

- City of Cape Coral resident.
- Household income must meet program guidelines starting at \$20,300/year to \$40,600/year for 1 person per household to \$45,080/year to \$90,160/year for 10 persons per household (\$2,900 for each additional person).
- Must qualify for deferral according to the guidelines established in the Hardship Resolution in force.

More Information

http://www.capecoral.net/departments/financial_services/hardship_deferral_program_and_utility_connection_grant_assistance.php#.VipOp36rSUK

Program: **Utility Connection Grant Assistance**Type: **Bill Discount**Households Targeted: **Low-Income****Program Description**

Pays the cost of the utility connection, meter installation fee, and septic abandonment permit fee.

Eligibility Information

- Household income must meet program guidelines starting at \$20,300/year to \$40,600/year for 1 person per household to \$45,080/year to \$90,160/year for 10 persons per household (\$2,900 for each additional person).

More Information

http://www.capecoral.net/departments/financial_services/hardship_deferral_program_and_utility_connection_grant_assistance.php#.VipOp36rSUK

Charlotte County | Charlotte County Utilities**128,967 population served**Program: **HeartShip**Type: **Temporary Assistance**Households Targeted: **Low-Income, Financial Hardship****Program Description**

Helps qualifying utility customers through the charitable contributions of others. Maximum household limit for assistance is \$90 and is provided on a first-come, first-served basis.

Eligibility Information

- A customer in the Charlotte County Utilities service area.
- Have received an Urgent Notice for disconnection of service or have been disconnected for nonpayment of their resident utility bill.
- Household income must not exceed 150% of the federal poverty income guidelines.
- Only one person per household may qualify.

More Information

<https://www.charlottecountyfl.gov/dept/utilities/Pages/Financial-Assistance.aspx>

Clay County | Orange Park Grid, Clay County Utility Authority**104,797 population served**Program: **Golden Opportunities Assistance Plan**Type: **Flexible Terms**Households Targeted: **Low-Income Seniors****Program Description**

Enables eligible customers to pay their monthly utility bill up to 21 days after the due date on the bill.

Eligibility Information

- At least 62 years of age.
- Retired.
- On a limited, fixed income.

More Information

https://www.clayutility.org/myservice/customer_assistance_program.aspx

Program: **Disability Assistance Plan**Type: **Flexible Terms**Households Targeted: **Low-Income Disabled Persons****Program Description**

Enables customers who are permanently disabled and on a limited or fixed income to pay their monthly utility bill up to 21 days after the due date on the bill.

Eligibility Information

- Permanently disabled.
- On a limited, fixed income. **More Information**

https://www.clayutility.org/myservice/customer_assistance_program.aspx

Program: **Lend-A-Helping Hand**Type: **Temporary Assistance**Households Targeted: **Financial Hardship****Program Description**

Provides payment of past due portion of water and/or sewer bill. Assistance is limited to once every 12 months with a maximum payment of \$350. Program financed by voluntary customer donations.

Eligibility Information

- Must meet one of the following criteria:
 - At least 60 years of age whose household income is below the poverty level.
 - Handicapped whose household income is below the poverty level.
 - Low-income households below the poverty level.
 - Any customer who has an emergency situation that results in temporary hardships.

More Information

https://www.clayutility.org/myservice/customer_assistance_program.aspx

Clearwater | Clearwater Public Utilities, Water Division**110,000 population served**Program: **Financial Hardship Assistance**Type: **Flexible Terms**Households Targeted: **Low-Income****Program Description**

Defers costs of connecting to sanitary sewer services in the Idlewild/The Mall Sanitary Septic-to-Sewer project. Eligible households are able to enter into an agreement with the city regarding payback period and approved interest rate.

Eligibility Information

- Residents of Idlewild/The Mall neighborhood.
- Household income must meet program guidelines starting at \$31,850/year for 1 person per household to \$60,000/year for 8 persons per household. **More Information**

http://www.myclearwater.com/gov/depts/pwa/public_utils/idlewild.asp

Program: **62 Plus**Type: **Flexible Terms**Households Targeted: **Low-Income Seniors, Low-Income Disabled Persons****Program Description**

Adjusts the due date of utility bills to accommodate receipt of fixed income retirement or disability payments to help avoid late payments.

Eligibility Information

- 62 years of age or older or permanently disabled on a primary fixed income.

More Information

http://www.myclearwater.com/services/customer_service/62_plus.asp

Program: **We Care Fund** Type: **Temporary Assistance**
 Households Targeted: **Financial Hardship**

Program Description

Provides temporary assistance to eligible customers of city of Clearwater utilities. Funded through voluntary donations from customers into the We Care Fund. Administered by the Salvation Army.

Eligibility Information

- Contact Salvation Army to determine eligibility.

More Information

http://www.myclearwater.com/services/customer_service/pdf/We_Care_Fund.pdf

Gainesville | Gainesville Regional Utilities

181,468 population served



Program: **Payment Extensions** Type: **Flexible Terms**
 Households Targeted: **Financial Hardship**

Program Description

Offers a 7-day payment extension beyond the scheduled disconnected date or 14 days after the payment due date.

Eligibility Information

- Must contact the utility to determine eligibility.

More Information

<https://www.gru.com/TabID/3605/Default.aspx>

Program: **Family Hardship Extensions** Type: **Flexible Terms**
 Households Targeted: **Financial Hardship**

Program Description

Allows up to a 90-day extension for water bill payments.

Eligibility Information

- Families needing a longer-term extension due to health concerns or other problems.
- Must contact the utility to determine eligibility.

More Information

<https://www.gru.com/TabID/3605/Default.aspx>

Program: **Extend-a-Hand Installment Payments** Type: **Flexible Terms**
 Households Targeted: **Financial Hardship**

Program Description

Offers installment plans for customers who are unable to pay their bill in full. Funded through voluntary donations from customers and employees of Gainesville Regional Utilities.

Eligibility Information

- Must contact the utility to determine eligibility.

More Information

<https://www.gru.com/TabID/3605/Default.aspx>

Program: **Project SHARE**Type: **Temporary Assistance**Households Targeted: **Seniors, Disabled Persons, Financial Hardship****Program Description**

Provides assistance to customers having difficulty paying their utility bill.

Eligibility Information

- Must contact United Way of North Central Florida's 2-1-1 helpline to determine eligibility.
- Preference is given to those at least 60 years of age or those who are disabled and unable to be self-sufficient.

More Information<https://www.gru.com/TabID/3606/Default.aspx>**Jacksonville | Jacksonville Electric Authority****703,750 population served**Program: **United Way 2-1-1**Type: **Temporary Assistance**Households Targeted: **Emergency Relief****Program Description**

Provides emergency assistance to customers facing a temporary financial crisis and having difficulty paying their utility bill. Funded by utility employee and customer donations to the Neighbor to Neighbor Donation Fund. Administered by the United Way.

Eligibility Information

- Must contact United Way to determine eligibility.

More Information<https://www.jea.com/assistance/>**Lee County | Lee County Utilities****230,398 population served**Program: **Family Self-Sufficiency Program**Type: **Bill Discount**Households Targeted: **Low-Income****Program Description**

Helps primarily low to moderate-income households to become, or remain, self-sufficient. Coordinate payments directly to vendors, such as utility companies or landlords, using financial assistance from county, state, and federal grants.

Eligibility Information

- Must contact Lee County Human Services to determine eligibility.

More Information<http://www.leegov.com/dhs/fss>

Program: **Emergency Services**

Type: **Temporary Assistance**

Households Targeted: **Financial Hardship**

Program Description

Provides assistance in paying past due bills. Payment must prevent shutoff and customer required to demonstrate ability to pay future monthly bills. Funded with Lee County tax dollars.

Eligibility Information

- Must contact Lee County Human Services to determine eligibility.

More Information

<http://www.leegov.com/dhs/fss/emergency/utilities>

Miramar | City of Miramar

122,041 population served



Program: **Miramar Assisting Seniors in the Home (MASH)**

Type: **Bill Discount**

Households Targeted: **Low-Income Seniors**

Program Description

Offers qualifying residents assistance with their water bill.

Eligibility Information

- Must be enrolled in the Emergency Home Energy Assistance Program (EHEAP).
- 60 years of age or older.
- A gross household income equal to or less than 150% of the federal poverty guidelines.
- Must contact the utility to determine eligibility. **More**

Information

<http://www.ci.miramar.fl.us/finance/docs/Utility-FAQs.pdf>

Program: **Payment Arrangements**

Type: **Flexible Terms**

Households Targeted: **Financial Hardship**

Program Description

Offers customers who are facing temporary financial difficulty the ability to create a payment arrangement.

Eligibility Information

- Must be facing temporary financial difficulty and have demonstrated good prior payment history.

More Information

<http://www.ci.miramar.fl.us/finance/docs/Utility-FAQs.pdf>

North Miami Beach | North Miami Beach**170,000 population served**Program: **I-Care Water Donation Program**Type: **Temporary Assistance**Households Targeted: **Financial Hardship****Program Description**

Provides emergency assistance funds to utility customers in a crisis situation who are unable to pay their utility bill.

Eligibility Information

- Must contact Miami-Dade County's Community Action Agency to determine eligibility.

More Information

http://www.citynmb.com/index.asp?Type=B_BASIC&SEC={F4948FA6-6889-409F-A4A4-688638EF0660}

Orange County | Orange County Utilities Department, Eastern**233,443 population served**Program: **Orange Cares 4 U**Type: **Temporary Assistance**Households Targeted: **Financial Hardship****Program Description**

Offers short-term utility bill assistance to customers who are experiencing a financial hardship.

Eligibility Information

- Elderly, medically challenged, or have experienced a qualifying emergency.

More Information

<http://www.ocfl.net/Portals/0/Library/Water-Garbage-Recycle/docs/OrangeCaresForYou.pdf>

Orange County | Orange County Utilities Department, Western**119,708 population served**Program: **Orange Cares 4 U**Type: **Temporary Assistance**Households Targeted: **Financial Hardship****Program Description**

Offers short-term utility bill assistance to customers who are experiencing a financial hardship.

Eligibility Information

- Elderly, medically challenged, or have experienced a qualifying emergency.

More Information

<http://www.ocfl.net/Portals/0/Library/Water-Garbage-Recycle/docs/OrangeCaresForYou.pdf>

Orlando | Orlando Utilities Commission

425,520 population served

Program: **Project CARE**Type: **Temporary Assistance**Households Targeted: **Emergency Relief****Program Description**

Provides a maximum benefit of \$500 in a one-year period for emergency assistance to assist with utility bills. Administered by the United Way.

Eligibility Information

- Have experienced a recent personal or family crisis that has placed them in danger of losing their utility service.

More Information

<http://www.ouc.com/residential/residential-assistance/project-care>

Palm Bay County | Palm Beach County Water Utilities

569,000 population served

Program: **Utility Connection (State Housing Initiatives Partnership (SHIP))**Type: **Bill Discount**Households Targeted: **Low-Income****Program Description**

Provides payment of impact fees and/or sewer and water connection system fees.

Eligibility Information

- Very-low and low-income (income restricted 120% of area median income or below) eligible single-family homeowners.

More Information

<http://www.pbcgov.com/des/Programs/Housing/Home.htm>

Pinellas County | Pinellas County Utilities

426,877 population served

Program: **Pinellas County Care Fund**Type: **Temporary Assistance**Households Targeted: **Emergency Relief****Program Description**

Helps customers with water or electric bills. Will provide emergency financial assistance to eligible Pinellas County adults and seniors one time per year.

Eligibility Information

- Experiencing financial hardship. **More**

Information

<http://www.pinellascounty.org/donate/default.htm>

Program: **Payment Arrangements**Type: **Flexible Terms**Households Targeted: **Financial Hardship****Program Description**

Offers the ability to either select a different billing date than the assigned by Pinellas County Utilities or a one-time extended due date per 12-month period.

Eligibility Information

- Must contact the utility to determine eligibility.

More Information

<http://www.pinellascounty.org/utilities/faq.htm>

Port St. Lucie | Port St. Lucie Utilities

157,943 population served

Program: **Port St. Lucie's State Housing Assistance Program (SHIP)**Type: **Bill Discount**Households Targeted: **Low-Income, Disabled Persons****Program Description**

Offers a grant for income-eligible households. Administered by Communities Services Department.

Eligibility Information

- Applicant must be low-income and/or disabled.
- Household income must meet program guidelines starting at \$30,650 for 1 person per household to \$57,750 for 8 persons per household.

More Information

<http://www.cityofpsl.com/community-services>

St. Petersburg | City of St. Petersburg

300,075 population served

Program: **Permanent Payment Extension**Type: **Flexible Terms**Households Targeted: **Low-Income, Disabled Persons****Program Description**

Allows for a permanent extension of the utility bill due date for those that receive one monthly income such as social security, disability, etc.

Eligibility Information

- Must receive one monthly income such as social security, disability, etc.
- Must contact the utility to determine eligibility. **More Information**

http://www.stpete.org/billing_and_collections/utility_billing/faq.php

Program: **Utility Assistance Program**

Type: **Temporary Assistance**

Households Targeted: **Financial Hardship**

Program Description

Provides funding for customers who need help to pay their monthly utility bill for water, sanitary sewer, sanitation, and stormwater treatment services. Funds are distributed by local social service agencies.

Eligibility Information

- Must contact the utility to determine eligibility.

More Information

<http://www.stpete.org/pdf/utilityassistancefund.pdf>

Tallahassee | City of Tallahassee

194,665 population served



Program: **Budget Billing**

Type: **Flexible Terms**

Households Targeted: **All Residential Customers**

Program Description

Allows customers to have a level amount in their monthly utility bill.

Eligibility Information

- Must have been a residential utility customer at the same location for at least the past 6 months.

More Information

<http://www.talgov.com/you/you-products-home-budget-billing.aspx>

Program: **Project SHARE**

Type: **Temporary Assistance**

Households Targeted: **Financial Hardship**

Program Description

Helps customers in need pay their utility bill. Funds are administered locally by the Capital Area Community Action Agency.

Eligibility Information

- Must meet one of the following criteria:
 - At least 60 years of age.
 - Disabled or handicapped to the point of not being able to maintain a sufficient family income.
 - Has had income temporarily interrupted due to illness or injury, or other significant occurrence beyond the applicant's control, including sudden loss or significant decrease in income resulting from natural disaster.
 - Has a verifiable medical condition or health hazard that will be aggravated or caused by loss of utility services.

More Information

<http://www.talgov.com/you/you-products-home-project-share.aspx>

Georgia

Atlanta | City of Atlanta

650,000 population served



Program: **Senior Citizen Discount**

Type: **Bill Discount**

Households Targeted: **Low-Income Seniors**

Program Description

Offers a 30% discount on water and sewer bills.

Eligibility Information

- At least 65 years of age.
- Household income must be \$25,000 or less.
- Applicant must be the primary titleholder or leaseholder on the property.
- Be a city of Atlanta water and sewer customer.

More Information

<https://www.atlantawatershed.org/how-do-i/get-a-senior-citizen-discount/>

Clayton County | Clayton County Water Authority

270,000 population served



Program: **Senior Citizen Program**

Type: **Flexible Terms**

Households Targeted: **Seniors**

Program Description

Allows monthly bill to be rendered on the last working day of the month to allow the customer to receive the bill to coincide with the receipt of their pension and/or Social Security checks.

Eligibility Information

- Must be at least 62 years of age.
- Applicant must be the responsible party for the water and/or sewer account.

More Information <http://www.ccwa.us/payment-options>

http://www.ccwa.us/system/media_files/attachments/383/original/CCWA_Senior_Billing_Application.pdf?1409329670

Program: **Budget Billing Program**Type: **Flexible Terms**Households Targeted: **All Residential Customers****Program Description**

Allows customers to pay the same amount each month for 12 months regardless of amount used. Customer's water use from the previous 12 months is averaged for monthly billing. Difference between actual use and budget bill will be deferred each month with the total amount due or refunded on April 30th of each year.

Eligibility Information

- Must have 12 months of uninterrupted service with Clayton County Water Authority.
- Must maintain a good payment record.

More Information

<http://www.ccwa.us/payment-options>

Program: **Hardship Assistance Program**Type: **Bill Discount**Households Targeted: **Financial Hardship****Program Description**

Provides qualified customers up to \$200 in assistance during a 12-month period applied as a credit to their account. Administered by Clayton County Community Services Authority, Inc.

Eligibility Information

- Must contact Clayton County Community Services Authority, Inc. to determine eligibility.

More Information

<http://www.ccwa.us/payment-options>

Cobb County | The Cobb County Water System

553,000 population served

Program: **Senior Citizens Discount Program**Type: **Bill Discount**Households Targeted: **Low-Income Seniors****Program Description**

Exempts seniors from payment of 100% of the monthly service charge applied to monthly water bill.

Eligibility Information

- At least 65 years of age.
- Total annual combined household income does not exceed \$15,930.

More Information

<http://www.cobbcounty.org/images/documents/water/seniordispcpkg.pdf>

Columbus | Columbus Water Works**229,000 population served**Program: **Low Income Credit Program**Type: **Bill Discount**Households Targeted: **Low-Income****Program Description**

Provides a monthly \$4.50 credit for qualifying residential customers.

Eligibility Information

- Must have a residential account in the applicant's name with the Columbus Water Works.
- Must meet the U.S. Department of Health and Human Services poverty guidelines starting at \$11,880/year for 1 person per household to \$40,890/year for 8 persons per household (\$4,160 for each additional person).

More Information
http://www.cwwga.org/documentlibrary/428_Bill%20Stuffer%20-%20January%202015.pdf
Program: **Payment Arrangements**Type: **Flexible Terms**Households Targeted: **Financial Hardship****Program Description**

Provides a time extension to pay utility bills.

Eligibility Information

- Must contact the utility to determine eligibility.

More Information
<http://www.cwwga.org/plaintext/customerservice/paymentoptions.aspx>
Douglasville-Douglas County | Douglasville-Douglas County Water and Sewer Authority**117,302 population served**Program: **Senior Citizen and Disabled Discount Program**Type: **Bill Discount**Households Targeted: **Low-Income Seniors, Low-Income Disabled Persons****Program Description**

Provides a reduced water base charge of \$2.50 and a reduced sewer base charge of \$2.50 to those who qualify.

Eligibility Information

- Service location must be a residential dwelling.
- At least one of the individuals responsible for paying the bill must be at least 65 years of age, or must be handicapped.
- Household income must meet program guidelines starting at \$24,900/year for 1 person per household to \$47,000/year for 8 persons or more per household.
- Must be the permanent residence of the individual responsible for paying the bill.

More Information
<http://www.ddcwsa.com/?s=senior+discount&searchsubmit=>

Gainesville | City of Gainesville**244,582 population served**Program: **Project SHARE**Type: **Temporary Assistance**Households Targeted: **Financial Hardship****Program Description**

Provides financial assistance to customers in need. Funded through donations provided through Help 2 Others Round Up Program. Administered by the Salvation Army.

Eligibility Information

- Must contact Salvation Army to determine eligibility.

More Information

<http://www.gainesville.org/form/water-bill/>

Henry County | Henry County Water Authority**138,343 population served**Program: **The Charitable Assistance Program**Type: **Temporary Assistance**Households Targeted: **Financial Hardship****Program Description**

Provides financial assistance to customers unable to pay their water bill. In partnership with a non-profit organization.

Eligibility Information

- (information not found) **More Information**

http://www.hcwsa.com/system/media_files/attachments/398/original/Charitable%20Assistant%20Program.pdf?1416432079

Sandy Springs | Atlanta Department of Watershed Management**101,908 population served**Program: **Senior Citizen Discount**Type: **Bill Discount**Households Targeted: **Low-Income Seniors****Program Description**

Offers a 30% discount on water and sewer bills.

Eligibility Information

- At least 65 years of age.
- Maximum household income of \$25,000 or less.
- Applicant must be the primary titleholder or leaseholder on the property subject to the bill.

More Information

<http://www.atlantawatershed.org/how-do-i/get-a-senior-citizen-discount/>

St. Marys | St. Marys Water & Sewer**17,270 population served**Program: **Disabled Veterans and Seniors Discount**Type: **Bill Discount**Households Targeted: **Disabled Veterans, Seniors****Program Description**

Offers a discounted rate for water and sewer services.

Eligibility Information

- Disabled veterans, or
- Age 65 and older. **More Information**

http://www.stmarysga.gov/document_center/water_and_sewer/utility_services/docs/UTILITY_RATES_6_2013.pdf

Illinois

Champaign | Illinois American Water, Champaign**141,000 population served**Program: **H2O Help to Others Program**Type: **Temporary Assistance**Households Targeted: **Emergency Relief****Program Description**

Provides supplemental funding to customers who have difficulty paying their bills in an emergency situation. Administered by Illinois American Water and the Salvation Army of Illinois.

Eligibility Information

- Water service is being provided by Illinois American Water.
- Must be in danger of losing primary source of water.
- Meets the "basic needs" criteria as set by Salvation Army caseworkers.

More Information

<http://www.amwater.com/ilaw/customer-service/low-income-program.html>

Program: **Payment Arrangements**

Type: **Flexible Terms**

Households Targeted: **All Residential Customers**

Program Description

Offers the ability to create a payment plan.

Eligibility Information

- Pay at least 25% of your bill within 48 hours.
- Pay the rest of the bill, including any applicable late payment charge, according to an agreed upon schedule (not to exceed 6 months).
- Pay all future bills as they become due.
- Only customers who have not broken similar agreements in the past 12 months are eligible to make these payment arrangements.

More Information

<http://www.amwater.com/ilaw/customer-service/low-income-program.html>

Chicago | City of Chicago Water Division

2,695,598 population served



Program: **Senior Citizen Sewer Service Charge Exemption**

Type: **Bill Discount**

Households Targeted: **Seniors**

Program Description

Exempts seniors from paying the sewer service charge.

Eligibility Information

- Must be at least 65 years of age.
- Must occupy the property as the principal place of residence.
- Applicant must be the owner of the property.
- Must be a single-family home or a unit with its own, separate water account.

More Information

http://www.cityofchicago.org/city/en/depts/fin/supp_info/revenue/senior_citizen_sewerservicechargeexemption.html

East St. Louis | Illinois American Water, East St. Louis**155,382 population served**Program: **Payment Arrangements**Type: **Flexible Terms**Households Targeted: **All Residential Customers****Program Description**

Offers the ability to create a payment plan.

Eligibility Information

- Pay at least 25% of your bill within 48 hours.
- Pay the rest of the bill, including any applicable late payment charge, according to an agreed upon schedule (not to exceed 6 months).
- Pay all future bills as they become due.
- Only customers who have not broken similar agreements in the past 12 months are eligible to make these payment arrangements.

More Information
<http://www.amwater.com/ilaw/customer-service/low-income-program.html>
Program: **H2O Help to Others Program**Type: **Temporary Assistance**Households Targeted: **Emergency Relief****Program Description**

Provides supplemental funding to customers who have difficulty paying their bills in an emergency situation. Administered by Illinois American Water and the Salvation Army of Illinois.

Eligibility Information

- Water service is being provided by Illinois American Water.
- Must be in danger of losing primary source of water.
- Meets the "basic needs" criteria as set by Salvation Army caseworkers.

More Information
<http://www.amwater.com/ilaw/customer-service/low-income-program.html>
Gurnee | North Shore Reclamation District**126,629 population served**Program: **Summer Credit Program**Type: **Flexible Terms**Households Targeted: **All Residential Customers****Program Description**

Customers with a higher water use in the summer than winter will only be billed on their typical winter use. If their summer usage turns out to be lower than their winter use, the actual summer use will be charged.

Eligibility Information

- Must be a residential customer. **More Information**

<http://www.northshorewrd.org/downloads/SumCredt.pdf>

Peoria | Greater Peoria Sanitary District**157,379 population served**Program: **Credit for Residential Customers**Type: **Bill Discount**Households Targeted: **All Residential Customers****Program Description**

Defers payment of uncontaminated water not discharged to the sewer (unsewered water) if separate metering is provided.

Eligibility Information

- Households must have a separate water meter for gray water not being discharged to sewer system.

More Information

http://www.gpsd.dst.il.us/Credit_Meter_Users.htm

Peoria | Illinois American Water, Peoria**136,000 population served**Program: **Payment Arrangements**Type: **Flexible Terms**Households Targeted: **All Residential Customers****Program Description**

Offers the ability to create a payment plan.

Eligibility Information

- Pay at least 25% of your bill within 48 hours.
- Pay the rest of the bill, including any applicable late payment charge, according to an agreed upon schedule (not to exceed 6 months).
- Pay all future bills as they become due.
- Only customers who have not broken similar agreements in the past 12 months are eligible to make these payment arrangements.

More Information

<http://www.amwater.com/ilaw/customer-service/low-income-program.html>

Program: **H2O Help to Others Program**Type: **Temporary Assistance**Households Targeted: **Emergency Relief****Program Description**

Provides supplemental funding to customers who have difficulty paying their bills in an emergency situation. Administered by Illinois American Water and the Salvation Army of Illinois.

Eligibility Information

- Water service is being provided by Illinois American Water.
- Must be in danger of losing primary source of water.
- Meets the "basic needs" criteria as set by Salvation Army caseworkers.

More Information

<http://www.amwater.com/ilaw/customer-service/low-income-program.html>

Rockford | Rock River Water Reclamation District

240,000 population served

Program: **(information not found)**Type: **Temporary Assistance**Households Targeted: **Low-Income****Program Description**

Provides assistance with sewer bills in partnership with the Rockford Human Services Department.

Eligibility Information

- Must contact the Rockford Human Services Department to determine eligibility.

More Information

http://www.rwrwd.dst.il.us/?page_id=1931

Indiana

Marion | Marion Utilities

31,590 population served

Program: **H2O Community (Help to Our Community)**Type: **Temporary Assistance**Households Targeted: **Emergency Relief, Low-Income****Program Description**

Helps provide supplemental funding to customers who otherwise have trouble paying their bills in an emergency situation. Offers financial education classes to teach families about simple budgeting skills. Supplement is need-based and can extend up to \$100/year. Partner with the Salvation Army and Via Credit Union.

Eligibility Information

- Must fall below the established poverty level criteria and not have been able to pay utility bills for many days.
- Individuals must attend two financial education classes offered through Via Credit Union.

More Information

<http://www.marionutilities.com/site/pay-my-bill/h2ocommunity/>

Iowa

Cedar Rapids | City of Cedar Rapids

128,201 population served



Program: **Reduced Utility Rates**

Type: **Bill Discount**

Households Targeted: **Low-Income Seniors, Low-Income Disabled Persons**

Program Description

Offers a reduced municipal utility rate to eligible customers.

Eligibility Information

- At least 62 years of age or customers with qualified disabilities.
- Meet the income, age, and residence guidelines.

More Information

<http://www.cedar-rapids.org/resident-resources/utilities/utility-bills/lowbill/pages/default.aspx>

Davenport | Iowa American Water, Davenport

137,201 population served



Program: **Payment Arrangements**

Type: **Flexible Terms**

Households Targeted: **Low-Income**

Program Description

Offers customers ability to create a plan to pay the balance of their bill over time.

Eligibility Information

- Customers who have not broken similar agreements in the past 12 months are eligible to make these payment plans.

More Information

<http://www.amwater.com/iaaw/customer-service/low-income-program.html>

Program: **H2O Help to Others Program**

Type: **Temporary Assistance**

Households Targeted: **Emergency Relief**

Program Description

Provides supplemental funding to customers who have difficulty paying their bills in an emergency situation. Funded by voluntary customer donations and contributions. Administered by Community Action of Eastern Iowa.

Eligibility Information

- Any individual or family who is in danger of losing their primary source of water.
- Meets the "basic needs" criteria as set by Community Action Agency caseworkers.

More Information

<http://www.amwater.com/iaaw/customer-service/low-income-program.html>

Des Moines | Des Moines Water Works

232,464 population served

Program: **Project H2O**Type: **Bill Discount**Households Targeted: **Low-Income****Program Description**

Assists low-income households with payment of their water bills.

Eligibility Information

- Must contact Des Moines Community Action Agency to determine eligibility.

More Information
<http://www.dmww.com/customer-service/project-h20/>

Kansas

Johnson County | Johnson County Wastewater

400,000 population served

Program: **Utility Assistance Program**Type: **Temporary Assistance**Households Targeted: **Low-Income****Program Description**

Provides financial assistance to promote safety and avoid utility disconnection. Help may be provided for wastewater bills.

Eligibility Information

- Household income must meet program guidelines starting at \$23,540/year for 1 person per household to \$81,780/year for 8 persons per household.
- Have a past-due utility bill in the name of an adult household member.
- Payment history shows recent payment to the utility company.
- Have not received Johnson County Utility Assistance funds in the past year.
- Must contact Johnson County Human Services to determine eligibility.

More Information
<http://www.jocogov.org/departments-ads/utility-assistance>
<http://www.jocogov.org/sites/default/files/documents/HSA/Utility%20Assistance%20Program.pdf>

Johnson County | WaterOne**331,900 population served**Program: **Utility Assistance Program**Type: **Temporary Assistance**Households Targeted: **Financial Hardship****Program Description**

Helps individuals and families in temporary need of assistance in partnership with the Utility Assistance Program. Administered by Johnson County Human Services.

Eligibility Information

- Must contact Johnson County Human Services to determine eligibility.

More Information

<http://www.waterone.org/about-us/hidden-pages/homeserve>

Topeka | City of Topeka**128,188 population served**Program: **Public Works WaterShare Program**Type: **Temporary Assistance**Households Targeted: **Financial Hardship****Program Description**

Assists customers in need of help paying their city utility bills. Funded through donations to the Public Works WaterShare program. Administered by Doorstep, Let's Help, and the Salvation Army.

Eligibility Information

- Must contact Doorstep, Let's Help, or Salvation Army to determine eligibility.

More Information

<http://www.topeka.org/billhelp/>

Wichita | City of Wichita**384,445 population served**Program: **Help 2 Others Care Fund**Type: **Temporary Assistance, Water Efficiency**Households Targeted: **Emergency Relief****Program Description**

Offers one-time assistance to low-income customers or those experiencing a sudden emergency and are unable to pay their bill. Funded through voluntary customer donations to the Help 2 Others Care Fund. Administered by the Center of Hope, a local non-profit that provides emergency financial assistance to support individuals and families in Wichita. Recipients also receive information on ways to reduce water consumption.

Eligibility Information

- Must meet one of the following criteria:
 - Water service is shut off and the past due amount is greater than \$150.
 - Have a past due amount less than \$150 and service is in danger of being shut off.
 - Experiencing a sudden emergency and are unable to pay bill.
- Must contact the Center of Hope to determine eligibility.

More Information

<http://www.wichita.gov/Government/Departments/PWU/UtilitiesDocuments/H2O%20Care%20Fund.pdf>

Wyandotte County | Kansas City Board of Public Utilities**146,453 population served**Program: **Customer Hardship Payment Service Program**Type: **Temporary Assistance**Households Targeted: **Emergency Relief****Program Description**

Helps to offset a portion of utility expenses (up to \$500 annually) for specific hardship causes, including a health emergency, a change in employment or income status, a change in family composition or marital status, or unforeseen documented expenses. Developed in cooperation with the United Way of Wyandotte County.

Eligibility Information

- Must lack the funds to make payment for Board of Public Utilities (BPU) utility services due to a specific hardship cause, including a health emergency, a change in employment or income status, a change in family composition or marital status, or unforeseen documented expenses.
- Must have received 6 months of continuous BPU service. **More Information**

<http://www.bpu.com/AboutBPU/MediaNewsReleases/HelpResidentsExperiencingFinancial.aspx>

Kentucky

Ashland | City of Ashland

112,640 population served



Program: **Senior Utility Discount**

Type: **Bill Discount**

Households Targeted: **Low-Income Seniors, Disabled Persons**

Program Description

Offers a discount on Ashland utility bills funded through customer donations by rounding up their utility bills to the nearest dollar.

Eligibility Information

- Income-qualified persons age 65 or older, or
- Qualified disabled persons age 60 or older.

More Information

<http://www.ashland.or.us/Page.asp?NavID=12383>

Lexington | Kentucky American Water

321,244 population served



Program: **H2O Help to Others Program**

Type: **Temporary Assistance**

Households Targeted: **Low-Income**

Program Description

Helps provide funding to customers who have difficulty paying their water bill. Administered by Dollar Energy.

Eligibility Information

- Must be a residential customer.
- Total gross household income must be at or below 150% of the federal poverty level.

More Information

<http://www.amwater.com/kyaw/customer-service/payment-assistance.html>

Program: **Bill Payment Assistance**

Type: **Flexible Terms**

Households Targeted: **Financial Hardship**

Program Description

Offers customers ability to create a plan to pay the balance of their bill over time.

Eligibility Information

- Must contact the utility to determine eligibility.

More Information

<http://www.amwater.com/kyaw/customer-service/payment-assistance.html>

Lexington | Lexington West Hickman**126,755 population served**Program: **Social Security/Disability Rate Adjustment**Type: **Bill Discount**Households Targeted: **Low-Income Seniors, Low-Income Disabled Persons****Program Description**

Provides a 30% discount on billing amount or the amount of the rate for the first unit of usage, whichever is greater.

Eligibility Information

- At least 65 years of age or receiving social security disability benefits.
- Annual household income of \$25,000 or less adjusted annually in accordance with the Social Security Administration's cost of living adjustment.

More Information

<http://www.lexingtonky.gov/index.aspx?page=669>

Louisville | Louisville Water Company**730,611 population served**Program: **The Louisville Water Foundation**Type: **Temporary Assistance**Households Targeted: **Financial Hardship****Program Description**

Assists customers who have difficulty paying their water and sewer bill. The Louisville Water Foundation partners with three organizations in Jefferson, Bullitt, and Oldham counties who work directly with customers needing assistance.

Eligibility Information

- Must contact Community Ministries, American Red Cross, or Multi-Purpose Community Action Agency to determine eligibility.

More Information

<http://www.louisvillewater.com/customers/frequently-asked-questions-about-paying-your-bill>

Program: **Payment Extension**Type: **Flexible Terms**Households Targeted: **Financial Hardship****Program Description**

Provides a payment extension to pay the utility bill.

Eligibility Information

- Account must be past due, not greater than one billing cycle, and not scheduled for disconnection of service.
- Must contact the utility to determine eligibility.

More Information

<http://www.louisvillewater.com/customers/frequently-asked-questions-about-paying-your-bill>

Louisville and Jefferson County | Metropolitan Sewer District**105,800 population served**Program: **Senior Citizen Discounts**Type: **Bill Discount**Households Targeted: **Low-Income Seniors****Program Description**

Offers discounts to senior citizens.

Eligibility Information

- At least 65 years of age.
- Household gross income of \$35,000 or less per year.
- Served by Metropolitan Sewer District sewers.

More Information
<http://www.msdlouky.org/insidemsd/forman.htm>
Mayfield | Mayfield Electric & Water Systems**10,349 population served**Program: **Levelized Billing**Type: **Flexible Terms**Households Targeted: **All Residential Customers****Program Description**

Enables customers to receive a monthly utility bill spread evenly over a 12-month period (all billed services will be included).

Eligibility Information

- Any residential customer who has lived at the location for at least 12 months.

More Information
<http://www.mayfieldews.com/index.php/customer-service/special-services/levelized-billing>

Louisiana

Lafayette | Lafayette Utilities Water System

141,726 population served



Program: **Budget Bill**

Type: **Flexible Terms**

Households Targeted: **All Residential Customers**

Program Description

Allows customers to pay the same amount every month for services. The bill is calculated based on the average past 12-month usage.

Eligibility Information

- Must be a residential customer with a 12-month history at the current residence.
- Account must be current with no delinquent amounts due.

More Information

<http://www.lus.org/index.php/customer-service/budget-bill>

Maine

Portland | Portland Water District

210,000 population served



Program: **Low-Income Customer Assistance Program**

Type: **Water Efficiency**

Households Targeted: **Low-Income**

Program Description

Provides financial assistance to take positive steps towards reducing water consumption to make water more affordable by replacing or installing plumbing fixtures and water saving devices with regard to the following: leaking or broken water pipes, toilets, hot water tank, kitchen faucets, bathtub faucets, shower heads, outside faucets, toilet dams, and low-flow devices. This program is in conjunction with The Opportunity Alliance.

Eligibility Information

- Own and occupy a year-round residence within the District service area.
- Annual household income equal to or below 80% of Area Median Income as defined by U.S. Department of Housing and Urban Development.
- Demonstrate a need for the program's service through a home audit provided by The Opportunity Alliance.

More Information

<https://www.pwd.org/terms-and-conditions>

Program: **Low-Income Customer Assistance Program**

Type: **Bill Discount**

Households Targeted: **Low-Income**

Program Description

Provides a reduced monthly minimum to customers that qualify for heating assistance program (LIHEAP). This minimum only covers the cost of water.

Eligibility Information

- Own and occupy a year-round residence within the District service area.
- Annual household income equal to or below 80% of Area Median Income as defined by U.S. Department of Housing and Urban Development.
- Demonstrate a need for the program's service through a home audit provided by The Opportunity Alliance.
- Must qualify for LIHEAP.

More Information

<https://www.pwd.org/rights-and-responsibilities>

Maryland

Baltimore | Baltimore City

1,600,000 population served



Program: **Low Income Water Assistance Program**

Type: **Bill Discount**

Households Targeted: **Low-Income**

Program Description

Offers assistance to those who have difficulty paying their water bill.

Eligibility Information

- Must be a city of Baltimore resident and be the utility account holder.
- Must receive water bill directly from the city.
- Must reside at the property on the account.
- Have received a delinquent, turn-off, or tax sale notice due to an outstanding balance.
- Do not currently have an existing payment plan with the Department of Finance.
- Household income must meet program guidelines starting at \$20,598/year for 1 person per household to \$56,998/year for 6 persons per household (\$7,820 for each additional person). **More Information**

<http://publicworks.baltimorecity.gov/Bureaus/WaterWastewater/Water/LowIncomeWaterAssistanceProgram.aspx>

Program: **Low Income Senior Citizen Water Discount Program**

Type: **Bill Discount**

Households Targeted: **Low-Income Seniors**

Program Description

Provides a 39% discount on water, stormwater, and sewer rates charged on each quarterly bill.

Eligibility Information

- Must be a city of Baltimore resident receiving a water/sewer bill directly from the city.
- Principal resident must be at least 65 years of age.
- Must have a combined gross household income of \$25,000 or less.
- Must certify that he/she is the property owner-of-record with the Maryland Department of Assessments. **More Information**

Information

<http://publicworks.baltimorecity.gov/Bureaus/WaterWastewater/Water/SeniorCitizenWaterDiscountProgram.aspx>

Prince George's and Montgomery County | Washington Suburban Sanitary Commission

1,800,000 population served



Program: **Water Fund**

Type: **Temporary Assistance**

Households Targeted: **Financial Hardship**

Program Description

Helps residential customers who are experiencing financial hardship pay their delinquent water and sewer bills by providing a maximum of \$300 in a 12-month period. Funded through donations of customers, community members, and Washington Suburban Sanitary Commission employees. Administered by the Salvation Army.

Eligibility Information

- Receive water/sewer bills in their name.
- Supply proof that income falls within the established threshold based on nationwide poverty figures for the number of occupants in a household, multiplied by 75%.
- Must contact Salvation Army to determine eligibility.

More Information

<https://www.wsscwater.com/customer-service/low-income-program.html>

Program: **Customer Assistance Program (CAP)**

Type: **Bill Discount**

Households Targeted: **Financial Hardship**

Program Description

Provides relief from the fixed portions of the quarterly bills, which includes the \$16 Account Maintenance Fee, the \$6 Infrastructure Investment Fee, and a \$15 Bay Restoration Fee charged by the state for a total quarterly savings of \$37 for the average household. Administered through a partnership with Maryland's Office of Home Energy Programs (OHEP).

Eligibility Information

- Household income must meet program guidelines starting at \$20,598/year for 1 person per household to \$56,998/year for 6 persons per household (\$7,280 for each additional person).
- Must reapply each year.

More Information

<https://www.wsscwater.com/cap>

Program: **Bay Restoration Fee Financial Hardship Exemption**

Type: **Bill Discount**

Households Targeted: **Financial Hardship**

Program Description

Offers eligible customers exemption from paying the \$15 Bay Restoration Fee.

Eligibility Information

- Must be certified by the Office of Home Energy Programs or meet at least two of the following four criteria:
 - Received assistance from the WSSC Water Fund within the last 12 months.
 - Received public assistance or Supplemental Nutrition Assistance Program (food stamps).
 - Received Veteran's Disability or Social Security Disability benefits.
 - Meet required income criteria based on current tax return.

More Information

<https://www.wsscwater.com/bayexempt>

Massachusetts

Boston | Boston Water and Sewer Commission

617,594 population served



Program: **Discounts for Senior Citizens and Disabled Persons**

Type: **Bill Discount**

Households Targeted: **Seniors, Disabled Persons**

Program Description

Provides a 30% discount on the water portion of the bill. Sewer and miscellaneous charges are not included within the discount.

Eligibility Information

- Homeowners 65 years of age, or fully disabled homeowners living in one- to four-family homes.
- Only owner-occupied residential properties are eligible for the discount.

More Information

http://www.bwsc.org/SERVICES/billing_assistance/discounts.asp

Program: **Payment Plan**

Type: **Flexible Terms**

Households Targeted: **All Residential Customers**

Program Description

Offers the ability to create a payment plan.

Eligibility Information

- Must contact the utility to determine eligibility.

More Information

http://www.bwsc.org/SERVICES/billing_assistance/payment_plans.asp

Cambridge | Cambridge Water Department

105,162 population served



Program: **Senior Discount Program**

Type: **Bill Discount**

Households Targeted: **Seniors**

Program Description

Offers a 15% discount on water/sewer charges, not to exceed \$90/year.

Eligibility Information

- Be a resident of Cambridge.
- At least 65 years of age.
- Occupy one, two, or three-family home.

More Information

<https://www.cambridgema.gov/~media/Files/financedepartment/waterandsewerrates/May%202014%20Water%20Sewer%20Letter.pdf>

Lowell | Lowell Regional Water and Wastewater Utility**106,519 population served**Program: **Elder Discount**Type: **Bill Discount**Households Targeted: **Seniors****Program Description**

Offers a water and trash/refuse discount on the utility bill.

Eligibility Information

- At least 65 years of age.
- Owner of a single-family dwelling in Lowell, MA.

More Information
<http://www.lowellma.gov/dpw/water/Documents/ELDER%20DISCOUNT%20APPLICATION%202%20of%203.pdf>
Springfield | Springfield Water and Sewer Commission**234,105 population served**Program: **Senior Discount**Type: **Bill Discount**Households Targeted: **Seniors****Program Description**

Offers a \$2.50 discount per month on water bill.

Eligibility Information

- Homeowners at least 68 years of age in owner-occupied residential single-family homes.

More Information
<http://waterandsewer.org/customer-service/discounts-and-abatements/>
Program: **Discount for Disabled Homeowners**Type: **Bill Discount**Households Targeted: **Disabled Persons****Program Description**

Offers a \$2.50 discount per month on water bill.

Eligibility Information

- Disabled homeowners in owner-occupied residential single-family homes.

More Information
<http://waterandsewer.org/customer-service/discounts-and-abatements/>

Program: **Discount for Blind Homeowners**

Type: **Bill Discount**

Households Targeted: **Disabled Persons (Blind)**

Program Description

Offers a \$2.50 discount per month on water bill.

Eligibility Information

- Legally blind homeowners in owner-occupied residential single-family homes.

More Information

<http://waterandsewer.org/customer-service/discounts-and-abatements/>

Worcester | Worcester Department of Public Works, Water, Sewer Operations

181,045 population served



Program: **Public Assistance**

Type: **Bill Discount**

Households Targeted: **Financial Hardship**

Program Description

Offers public assistance for water/sewer charges.

Eligibility Information

- Must contact the Worcester Assessor's Office to determine eligibility.

More Information

<http://www.worcesterma.gov/e-services/faqs/water-sewer>

Michigan

Detroit | Detroit Water and Sewerage Department

899,387 population served



Program: **The Detroit Water Fund**

Type: **Temporary Assistance**

Households Targeted: **Low-Income**

Program Description

Pays up to 25% of a customer's monthly bill for up to 12 months. Customers must continue to pay the remaining portion of the bill each month to remain eligible. Administered by the United Way.

Eligibility Information

- Detroit residents.
- Paid 10% of balance and enrolled in 10/30/50 payment plan or are in good standing on an existing payment plan.
- Outstanding balance is between \$300 and \$2,000.
- Have not received a No Leak Letter in the past 30 days.
- House has a new meter installed, or customer has agreed to let the department install a new meter.
- Household incomes at or below 150% of the federal poverty guidelines.
- Automatically eligible if already enrolled in DTE Energy's Low-income Sufficiency Plan.

More Information

http://www.dwsd.org/downloads_n/announcements/general_announcements/DWSD_Water_Plan_Package.pdf

Program: **Detroit Residential Water Assistance Program (DRWAP)**
Type: **Temporary Assistance,
Water Efficiency**Households Targeted: **Low-Income****Program Description**

Assists residents who have difficulty paying their bill. During a 12-month period, WRAP will provide a \$25 credit toward the monthly bill for 12 months (a total of \$300); freeze the past due amount (if behind on DWSD water and sewer payments) for 12 months upon successful adherence to the payment plan; apply up to \$700 toward past due amount after payments are made for 12 consecutive months per the agreement; conduct a water conservation audit if household water usage exceeds 20% of the average household water consumption in the city which may include up to \$1,000 in water conservation and minor home plumbing repairs; and offer an additional 12 months (no more than 24 months total per household) if customer remains eligible that will include the \$25 monthly bill credit and financial assistance toward arrears up to \$700 (if continue to have an outstanding past due balance). The WRAP is part of the agreement which created the Great Lakes Water Authority that earmarks 0.5% of the budgeted operating revenue annually toward a financial assistance program for the region for the next 40 years, beginning in 2016. The WRAP was designed in large part by the Blue Ribbon Panel on Affordability which was commissioned by Detroit City Council in July 2015. The Blue Ribbon Panel on Affordability included public water utility experts from New Orleans and the Midwest and local community leaders.

Eligibility Information

- Residential water customers who are at or below 150% of the federal poverty level (for example, a maximum annual income of \$17,805 for 1 person per household or \$36,450 annual household income for 4 persons per household).
- Residential customers must reside in single-family home.
- Install a new automatic meter reading device or allow DWSD to install a new meter.
- Either be the homeowner or provide renter's proof of responsibility for water on lease.
- Stay current on monthly bill payment.

More Information

http://www.needhelp-payingbills.com/html/detroit_water_bill_assistance.html

Program: **10/30/50 Payment Plan**
Type: **Flexible Terms**Households Targeted: **All Residential Customers****Program Description**

Provides ability for customers to set up payment plans who have past due balances and/or are delinquent on their accounts. Program has no income restrictions and allows payments to be spread during a 24-month period with as little as a 10% down payment on the past due amount.

Eligibility Information

- Detroit residents who have responsibility for the household's water and sewer bill.
- Must contact the utility to determine eligibility.

More Information

<http://detroitmi.gov/How-Do-I/Find-Community-Services/Keep-the-Water-On>

Grand Rapids | City of Grand Rapids**256,275 population served**Program: **ICB Assistance Program**Type: **Temporary Assistance**Households Targeted: **Low-Income****Program Description**

Provides funds for customers requiring assistance in paying their water and sewer bills. Each year up to 12.5% of the penalty fees paid by water and sewer customers during the prior year will be set aside to support this program.

Eligibility Information

- Applicant must be a Grand Rapids Water System/Sewer System customer.
- Household income at or below 200% of the federal poverty guidelines.
- Must be the property owner and the principle resident of the property, or the legal tenant of the property with water sewer payment responsibility.
- Account must be in shut-off status and/or service must be off.

More Information

<http://grcity.us/enterprise-services/Water-System/Pages/Payment-Assistance-Program.aspx>

Lansing | Lansing Board of Water & Light**142,000 population served**Program: **Payment Plan**Type: **Flexible Terms**Households Targeted: **Financial Hardship****Program Description**

Supports customers having difficulty paying their bills by developing a payment plan.

Eligibility Information

- Must contact the utility to determine eligibility.

More Information

<https://www.lbwl.com/Residential/Account-Info/Past-Due-Bills/>

Sterling Heights | City of Sterling Heights**127,000 population served**Program: **(information not found)**Type: **Bill Discount**Households Targeted: **All Residential Customers****Program Description**

Offers single-family residential customers a 25% discount, up to \$26, during the months of September, October, and November for water and sewer service. Offers all other customers who have both water and sewer service a 25% discount, up to \$8.67, during the months of July, August, and September.

Eligibility Information

- Must receive water and sewer services from the city.

More Information

<http://www.sterling-heights.net/374/Billing-Rates-Fees>

Minnesota

Marshall | Marshall Municipal Utilities**13,680 population served**Program: **Budget Billing Plan**Type: **Flexible Terms**Households Targeted: **All Residential Customers****Program Description**

Offers customers the ability to make uniform monthly payments throughout the year based on the consumption history of the account for the preceding 12 months.

Eligibility Information

- Must contact the utility to determine eligibility. **More Information**

<http://www.marshallutilities.com/custservice/billinginfo.php#paymentmethods>

Program: **Payment Plans**Type: **Flexible Terms**Households Targeted: **Financial Hardship****Program Description**

Provides partial payments and/or delaying payment to customers having difficulty paying their bills.

Eligibility Information

- Must contact the utility to determine eligibility. **More Information**

<http://www.marshallutilities.com/custservice/billinginfo.php#paymentmethods>

Minneapolis | City of Minneapolis**390,131 population served**Program: **Stormwater Credit Program**Type: **Bill Discount**Households Targeted: **All Residential Customers****Program Description**

Offers customers a way to reduce their monthly stormwater utility fee by putting in place stormwater practices or tools that manage their property's stormwater quality or quantity.

Eligibility Information

- Must contact the utility to determine eligibility.

More Information

http://www.minneapolismn.gov/publicworks/stormwater/fee/stormwater_fee_stormwater_mngmnt_feecredits

Saint Paul | Saint Paul Regional Water Services**415,724 population served**Program: **WaterWorks**Type: **Temporary Assistance**Households Targeted: **Low-Income, Financial Hardship****Program Description**

Provides assistance to low-income families having difficulty paying their water and sewer bills. The program was initiated by Saint Paul Regional Water Services (SPRWS) and administered jointly by SPRWS and Community Action Partnership of Ramsey & Washington Counties.

Eligibility Information

- Must be in a financial crisis.
- Must qualify under low-income guidelines established by the Minnesota Department of Commerce.
- Must have had water service terminated or be in danger of termination.

More Information

<https://www.stpaul.gov/departments/water-services/waterworks>

Missouri

Columbia | Columbia Water and Light

100,733 population served



Program: **C.A.S.H. (Citizens Assisting Seniors and Handicapped)**

Type: **Temporary Assistance**

Households Targeted: **Emergency Relief, Low-Income Seniors, Low-Income Disabled Persons**

Program Description

Assists low-income seniors and low-income disabled customers in paying utility bills in one-time emergency situations.

Eligibility Information

- Low-income seniors, or low-income disabled citizens.
- Must contact the utility to determine eligibility.

More Information

<http://www.gocolumbiamo.com/Finance/Utilities/cash-help.php>

Hannibal | Hannibal Board of Public Works

17,456 population served



Program: **Project Share and Care**

Type: **Temporary Assistance**

Households Targeted: **Financial Hardship**

Program Description

Provides assistance to customers having difficulty paying utility bill. Funded through voluntary customer donations by rounding up bills. Administered by Douglas Community Services.

Eligibility Information

- Only eligible for assistance one time per year.
- Must contact the Douglas Community Services to determine eligibility.

More Information

<http://www.hannibalbpw.org/customer-service/project-share-care/>

Independence | Independence Missouri Water Department**125,000 population served**Program: **Sanitary Sewer Discount**Type: **Bill Discount**Households Targeted: **Seniors****Program Description**

Offers \$1 discount to qualified persons who receive social security or similar retirement benefits.

Eligibility Information

- Water use must be between 100 and 400 cubic feet per month during winter months.
- Must provide proof that you receive social security or similar retirement benefits at age 62 or over.
- Must contact the utility to determine eligibility.

More Information<http://www.ci.independence.mo.us/Water/PmtAssist>**Kansas City | Kansas City Water Services****459,787 population served**Program: **Needs-Based Assistance Program**Type: **Temporary Assistance**Households Targeted: **Financial Hardship****Program Description**

Offers financial assistance to customers in need.

Eligibility Information

- Must contact the utility to determine eligibility.

More Information<https://www.kcwaterservices.org/customer-service/>**Moberly | Moberly Water Department****13,741 population served**Program: **Water/Sewer Discount Program**Type: **Bill Discount**Households Targeted: **Low-Income Seniors, Low-Income Disabled Persons****Program Description**

Offers a 25% discount (maximum \$10) from monthly water/sewer bill for one year.

Eligibility Information

- Water/sewer bill must be in applicant's name or spouse's name.
- At least 65 years of age or permanently and totally disabled.
- Meet current income guidelines adopted by the city of Moberly.
- Must reapply annually to continue receiving discount.

More Information<http://cityofmoberly.com/government-2/public-utilities/water-billing-collections/>

Rolla | Rolla Municipal Utilities**19,559 population served**Program: **Helping Hand**Type: **Bill Discount**Households Targeted: **Low-Income****Program Description**

Provides assistance for Rolla residents who have difficulty paying their utility bills. Funded through voluntary customer donations. Administered by GRACE (Greater Rolla Area Charitable Enterprises).

Eligibility Information

- Must contact the utility to determine eligibility.

More Information

<http://www.rollamunicipalutilities.org/customer-service/helping-hand/>

St. Louis | Metropolitan St. Louis Sewer District**547,506 population served**Program: **Customer Assistance Program**Type: **Bill Discount**Households Targeted: **Low-Income, Low-Income Seniors, Low-Income Disabled Persons****Program Description**

Provides a 50% sewer rate reduction to qualified low-income, senior, and disabled customers.

Eligibility Information

- Must meet one of the following criteria:
 - Annual income for the previous year must be less than 200% of the most recent U.S. Department of Health and Human Services (HHS) poverty guidelines starting at \$23,540 for 1 person per household to \$81,780 for 8 persons per household (\$8,320 for each additional person), or
 - Disabled citizens and seniors must earn less than 250% of the most recent HHS poverty guidelines starting at \$29,425 for 1 person per household to \$102,225 for 8 persons per household (\$10,400 for each additional person).
- A customer must also:
 - Have liquid assets and real estate valued at less than \$10,000, excluding their residence and automobiles. (Homeowners who are at least 62 years of age or disabled individuals are not subject to the liquid asset guideline.)
 - Own and/or reside as a tenant in the property that receives the rate reduction.
 - Own or live in a single-family residence or multi-unit property up to six units.

More Information

<http://www.stlmsd.com/customer-service/rate-information/qualifying-assistance>

St. Louis and St. Charles County | Missouri American Water**1,100,000 population served**Program: **H2O Help to Others**Type: **Temporary Assistance**Households Targeted: **Emergency Relief****Program Description**

Provides supplemental funding to customers who have difficulty paying their bills. Funded by contributions from Missouri American Water and voluntary contributions from customers. Administered by created by Missouri American Water and Missouri's Community Action Agencies.

Eligibility Information

- Must contact Community Action Agencies' caseworkers to determine eligibility.

More Information

<http://www.amwater.com/moaw/customer-service/low-income-program.html>

Nebraska

Fremont | City of Fremont**25,000 population served**Program: **Care & Share**Type: **Temporary Assistance**Households Targeted: **Emergency Relief****Program Description**

Provides assistance for customer's emergency payment of delinquent utility bills. Administered in cooperation with the Salvation Army.

Eligibility Information

- Customer of Fremont Department of Utilities service area.
- Have a delinquent residential utility bill and be subject to termination.
- Unable to qualify under other government assistance programs.

More Information

<http://www.fremontne.gov/DocumentCenter/Home/View/737>

Omaha | Metropolitan Utilities District

207,026 population served

Program: **Sewer Rate Assistance**Type: **Bill Discount**Households Targeted: **Low-Income****Program Description**

Provides sewer rate assistance to eligible customers.

Eligibility Information

- Must qualify for Nebraska's Low-Income Home Energy Assistance Program (LIHEAP).

More Information
<http://www.mudomaha.com/faqs/there-assistance-available-paying-sewer-fees>
Program: **United Way of the Midlands 2-1-1**Type: **Temporary Assistance**Households Targeted: **Emergency Relief****Program Description**

Refers customer to social service agencies which help with utility bills in emergencies. Administered by the United Way.

Eligibility Information

- Contact United Way to determine eligibility.

More Information
<http://www.mudomaha.com/customer-service/about-my-bill>
Program: **Budget Plan**Type: **Flexible Terms**Households Targeted: **All Residential Customers****Program Description**

Offers customers the ability to have gas and water bills remain the same every month. Household's annual charges are spread evenly over 12 months. At the end of the budget year a credit or debit balance automatically is factored into the next 12-month cycle.

Eligibility Information

- Must have an account balance of zero.

More Information
<http://www.mudomaha.com/customer-service/about-my-bill>

Nevada

Clark County | Clark County Water Reclamation District

950,000 population served



Program: **Payment Plan**

Type: **Flexible Terms**

Households Targeted: **Low-Income**

Program Description

Offers customers the ability to set up quarterly or monthly payment plans.

Eligibility Information

- Household income for the previous calendar year does not exceed the federal poverty guidelines for the current year.

More Information

<http://www.cleanwaterteam.com/home.html>

Henderson | City of Henderson

275,000 population served



Program: **Disability Discount**

Type: **Bill Discount**

Households Targeted: **Disabled Persons**

Program Description

Waives the monthly water and sewer basic service charge.

Eligibility Information

- Permanently disabled.
- Primary residence must be in Henderson, Nevada.
- Be the responsible party on utility bill.

More Information

<http://www.cityofhenderson.com/utility-services/customer-care-center/utility-bill-discounts>

Program: **Senior Citizen Discount**

Type: **Bill Discount**

Households Targeted: **Seniors**

Program Description

Waives the monthly water and sewer basic service charge. Qualification guidelines are determined by the State of Nevada Division of Welfare and Supportive Services.

Eligibility Information

- Must be a resident of Henderson.
- Must be the responsible party on the utility bill.
- At least 62 years of age.
- Enrolled in the Nevada Energy Assistance Program.

More Information

<http://www.cityofhenderson.com/utility-services/customer-care-center/utility-bill-discounts>

Las Vegas | Las Vegas Valley Water District**1,347,550 population served**Program: **(information not found)**Type: **Temporary Assistance**Households Targeted: **Financial Hardship****Program Description**

Helps customers who have difficulty paying their bill.

Eligibility Information

- Must contact the utility to determine eligibility.

More Information
http://www.lvwd.com/custserv/billing_trouble.html
Reno | City of Reno**300,000 population served**Program: **Sewer Rebate Program**Type: **Bill Discount**Households Targeted: **Low-Income****Program Description**

Provides financial assistance to customers with fixed incomes who meet certain eligibility criteria.

Eligibility Information

- A city of Reno resident and a property owner or renter.
- Receiving benefits from one of the following programs: The Nevada State Welfare Division Low Income Home Energy Assistance Program (LIHEA); Social Security Income (SSDI) due to a disability; Supplemental Social Security Income (SSSI); Veterans Administration Disability (VA) benefits due to a disability you may also be eligible for a sewer rebate from the City of Reno. Customers will need to provide the annual letter of determination of benefits showing SSDI, SSSI or VA disability.

More Information
<http://www.reno.gov/government/departments/finance/sewer-service/sewer-rebate-program>

New Jersey

Liberty | New Jersey American Water, Liberty

609,305 population served



Program: **Payment Arrangements**

Type: **Flexible Terms**

Households Targeted: **Financial Hardship**

Program Description

Offers customers ability to create a plan to pay the balance of their bill over time.

Eligibility Information

- Must contact the utility to determine eligibility.

More Information

<http://www.amwater.com/njaw/customer-service/low-income-program.html>

Program: **H2O Help to Others**

Type: **Bill Discount**

Households Targeted: **Low-Income**

Program Description

Provides grants of up to \$500 to help pay water bills. Customers may also receive a 100% discount on their monthly fixed service charge for water. Administered by NJShares.

Eligibility Information

- Household income at or below 200% of the federal poverty guidelines starting at \$1,962/month for 1 person per household to \$6,815/month for 8 persons per household (\$693 for each additional member).
- Must fulfill at least 50% of the payment terms.

More Information

<http://www.amwater.com/njaw/customer-service/low-income-program.html>

Ocean City | New Jersey American Water, Ocean City

127,000 population served



Program: **Payment Arrangements**

Type: **Flexible Terms**

Households Targeted: **Financial Hardship**

Program Description

Offers customers ability to create a plan to pay the balance of their bill over time.

Eligibility Information

- Must contact the utility to determine eligibility.

More Information

<http://www.amwater.com/njaw/customer-service/low-income-program.html>

Program: **H2O Help to Others**
Type: **Bill Discount**Households Targeted: **Low-Income****Program Description**

Provides grants of up to \$500 to help pay water bills. Customers may also receive a 100% discount on their monthly fixed service charge for water. Administered by NJShares.

Eligibility Information

- Household income at or below 200% of the federal poverty guidelines starting at \$1,962/month for 1 person per household to \$6,815/month for 8 persons per household (\$693 for each additional member).
- Must fulfill at least 50% of the payment terms.

More Information

<http://www.amwater.com/njaw/customer-service/low-income-program.html>

Raritan | New Jersey American Water, Raritan

609,305 population served

Program: **Payment Arrangements**Type: **Flexible Terms**Households Targeted: **Financial Hardship****Program Description**

Offers customers ability to create a plan to pay the balance of their bill over time.

Eligibility Information

- Must contact the utility to determine eligibility.

More Information

<http://www.amwater.com/njaw/customer-service/low-income-program.html>

Program: **H2O Help to Others**
Type: **Bill Discount**Households Targeted: **Low-Income****Program Description**

Provides grants of up to \$500 to help pay water bills. Customers may also receive a 100% discount on their monthly fixed service charge for water. Administered by NJShares.

Eligibility Information

- Household income at or below 200% of the federal poverty guidelines starting at \$1,962/month for 1 person per household to \$6,815/month for 8 persons per household (\$693 for each additional member).
- Must fulfill at least 50% of the payment terms.

More Information

<http://www.amwater.com/njaw/customer-service/low-income-program.html>

Short Hills | New Jersey American Water, Short Hills

217,230 population served

Program: **Payment Arrangements**Type: **Flexible Terms**Households Targeted: **Financial Hardship****Program Description**

Offers customers ability to create a plan to pay the balance of their bill over time.

Eligibility Information

- Must contact the utility to determine eligibility.

More Information

<http://www.amwater.com/njaw/customer-service/low-income-program.html>

Program: **H2O Help to Others**Type: **Bill Discount**Households Targeted: **Low-Income****Program Description**

Provides grants of up to \$500 to help pay water bills. Customers may also receive a 100% discount on their monthly fixed service charge for water. Administered by NJShares.

Eligibility Information

- Household income at or below 200% of the federal poverty guidelines starting at \$1,962/month for 1 person per household to \$6,815/month for 8 persons per household (\$693 for each additional member).
- Must fulfill at least 50% of the payment terms.

More Information

<http://www.amwater.com/njaw/customer-service/low-income-program.html>

Voorhees | New Jersey American Water, Coastal North

352,000 population served

Program: **Payment Arrangements**Type: **Flexible Terms**Households Targeted: **Financial Hardship****Program Description**

Offers customers ability to create a plan to pay the balance of their bill over time.

Eligibility Information

- Must contact the utility to determine eligibility.

More Information

<http://www.amwater.com/njaw/customer-service/low-income-program.html>

Program: **H2O Help to Others**Type: **Bill Discount**Households Targeted: **Low-Income****Program Description**

Provides grants of up to \$500 to help pay water bills. Customers may also receive a 100% discount on their monthly fixed service charge for water. Administered by NJShares.

Eligibility Information

- Household income at or below 200% of the federal poverty guidelines starting at \$1,962/month for 1 person per household to \$6,815/month for 8 persons per household (\$693 for each additional member).
- Must fulfill at least 50% of the payment terms.

More Information

<http://www.amwater.com/njaw/customer-service/low-income-program.html>

Western | New Jersey American Water, Western

253,045 population served

Program: **Payment Arrangements**Type: **Flexible Terms**Households Targeted: **Financial Hardship****Program Description**

Offers customers ability to create a plan to pay the balance of their bill over time.

Eligibility Information

- Must contact the utility to determine eligibility.

More Information

<http://www.amwater.com/njaw/customer-service/low-income-program.html>

Program: **H2O Help to Others**Type: **Bill Discount**Households Targeted: **Low-Income****Program Description**

Provides grants of up to \$500 to help pay water bills. Customers may also receive a 100% discount on their monthly fixed service charge for water. Administered by NJShares.

Eligibility Information

- Household income at or below 200% of the federal poverty guidelines starting at \$1,962/month for 1 person per household to \$6,815/month for 8 persons per household (\$693 for each additional member).
- Must fulfill at least 50% of the payment terms.

More Information

<http://www.amwater.com/njaw/customer-service/low-income-program.html>

New Mexico

Albuquerque | Albuquerque Water Utility Authority

601,983 population served



Program: **Low-Income Water Credit**

Type: **Bill Discount**

Households Targeted: **Low-Income**

Program Description

Assists customers having difficulty paying their water and sewer bills. Administered by The Storehouse.

Eligibility Information

- Household income must meet program guidelines starting at \$15,654/year for 1 person per household to \$54,384/year for 8 persons per household (\$3,792 for each additional member).
- Be current on water bill.

More Information

<http://thestorehouseabq.org/outside-resources/>

Program: **Budget Payment Plan**

Type: **Flexible Terms**

Households Targeted: **All Residential Customers**

Program Description

Evenly distributes the cost of water, sewer, and refuse services over 12 months. The monthly budget payment amount is based on the average consumption for the preceding 12 months. If at the end of the 12-month period the customer paid less than the actual 12-month charges, the amount underpaid will be added to the estimated cost of the service for the following year's Budget Payment Plan.

Eligibility Information

- Residential property owners with a 12-month billing history and consistent on-time payments are eligible to apply.

More Information

http://www.abcwua.org/Budget_Payment_Plans.aspx

New York

Buffalo | Buffalo Water Authority

276,000 population served



Program: **Low Income Seniors**

Type: **Bill Discount**

Households Targeted: **Low-Income Seniors**

Program Description

Provides a sliding scale exemption (between 5%-50%) for low-income seniors. Owners receiving this exemption are automatically qualified for Enhanced STAR exemption provided by Real Property Tax Law 425.

Eligibility Information

- At least 65 years of age (Exception: husband and wife, siblings: one must be 65 or older).
- Home must be primary residence of all owner(s) with at least 12 consecutive months of ownership.
- Annual household income less than \$37,399.

More Information

<http://www.buffalowater.org/CustomerService/LowIncomeSeniors>

Lynbrook | New York American Water, Lynbrook

230,000 population served



Program: **Payment Arrangements**

Type: **Flexible Terms**

Households Targeted: **Financial Hardship**

Program Description

Offers customers ability to create a plan to pay the balance of their bill over time.

Eligibility Information

- Must contact the utility to determine eligibility.
- Must pay at least 20% of the bill within 48 hours of the call.
- Must pay the rest of the bill, including any applicable late payment charges according to an agreed upon schedule (not to exceed 6 months).
- Must pay all future bills as they become due.

More Information

<http://www.amwater.com/nyaw/Customer-Service/Billing-&Payment-Information/>

Merrick | New York American Water, Merrick**177,000 population served**Program: **Payment Arrangements**Type: **Flexible Terms**Households Targeted: **Financial Hardship****Program Description**

Offers customers ability to create a plan to pay the balance of their bill over time.

Eligibility Information

- Must contact the utility to determine eligibility.
- Must pay at least 20% of the bill within 48 hours of the call.
- Must pay the rest of the bill, including any applicable late payment charges according to an agreed upon schedule (not to exceed 6 months).
- Must pay all future bills as they become due.

More Information
<http://www.amwater.com/nyaw/Customer-Service/Billing-&Payment-Information/>
New York City | New York City Department of Environmental Protection**8,271,000 population served**Program: **Water Debt Assistance Program**Type: **Temporary Assistance**Households Targeted: **Multi-Family Homeowners****Program Description**

Provides immediate and temporary relief from water and sewer debt for multifamily homeowners on the current year 90-day lien sale list.

Eligibility Information

- Multifamily homeowners.
- Properties must have more than \$2,000 in overdue water and sewer bills outstanding for at least a year.
- Must have received either a "2015 Lien Sale Warning" letter or been placed on the 2015 90-day lien sale list.
- Property is owner-occupied and a Tax Class One property.
- Not already enrolled in the Water Debt Assistance Program.
- Received formal notifications of serious delinquency from their mortgage lender.
- Must acknowledge the existing water and sewer debt as valid.
- All future bills must be paid in full or the property will be included in a subsequent lien sale.
- Owner must enter a binding agreement that the water and sewer debt will be paid in full on or before the property is sold, transferred, or refinanced.
- Owner must be deemed as qualified through a means-test, which will evaluate the owner's full financial picture to determine their ability to pay the debt.

More Information
http://www.nyc.gov/html/dep/html/customer_assistance/water_debt_assistance_program_multi.shtml

Program: **Home Water Assistance Program**
Type: **Bill Discount**Households Targeted: **Low-Income****Program Description**

Makes water and sewer bills more affordable for low-income homeowners by providing a one-time non-refundable credit of \$115.89. Administered in partnership with the NYC Human Resources Administration and the Department of Finance.

Eligibility Information

- Property is a one, two, three, or four family home.
- Those who receive a Senior Citizens Homeowners Exemption, or a Disabled Homeowners Exemption for property taxes.
- Received a Home Energy Assistance Program Regular Heating Benefit for the 2014-2015 heating season.

More Information

http://www.nyc.gov/html/dep/html/customer_assistance/customer_assistance_programs.shtml

Program: **Free Home Water Conservation Kits**
Type: **Water Efficiency**Households Targeted: **All Residential Customers****Program Description**

Offers free water-saving kits containing retrofit fittings such as low-flow showerheads, faucet aerators, and gravity tank toilet water-saving devices that can reduce water consumption and associated energy costs.

Eligibility Information

- New York City resident with valid New York City residential property address.

More Information

<http://www.nyc.gov/html/dep/pdf/bcs/home-water-conservation-kit-app.pdf>

Western Nassau County | Water Authority of Western Nassau
120,000 population served

Program: **Elderly, Blind, or Disabled Program**
Type: **Flexible Terms**Households Targeted: **Seniors, Disabled Persons****Program Description**

Helps customer arrange a deferred payment plan or apply for aid from a social service agency, if necessary.

Eligibility Information

- At least 62 years of age, blind, or disabled.
- Everyone living with applicant must be at least 62 years of age or older, blind or disabled, or be age 18 or younger. **More Information**

http://www.wawnc.org/cm/index.php?option=com_content&task=view&id=63&Itemid=68

Program: **Medical Emergency**Type: **Flexible Terms**Households Targeted: **Emergency Relief****Program Description**

Assists customers in contacting the local social service agency and/or arranges a deferred payment plan if the occupant may suffer a serious impairment to health or safety as a result of discontinuance of water service during the cold weather season (November 1 to April 15).

Eligibility Information

- Must meet one of the following conditions:
 - Suffer from a serious illness.
 - Suffer from a chronic medical condition.
 - Require uninterrupted water service for life support equipment.

More Information

http://www.wawnc.org/cm/index.php?option=com_content&task=view&id=63&Itemid=69

North Carolina

Charlotte-Mecklenburg | Charlotte Water

796,209 population served

Program: **Bill Forgiveness and Payment Plans**Type: **Flexible Terms**Households Targeted: **Financial Hardship****Program Description**

Offers fee adjustments and payment plans when customers become delinquent.

Eligibility Information

- Must be a Charlotte resident with delinquent heating or water bills.

More Information

<http://charmeck.org/city/charlotte/nbs/housing/Pages/EmergencyUtilityAssistance.aspx>

Orange County | Orange Water and Sewer Authority

83,000 population served

Program: **Care to Share**Type: **Temporary Assistance**Households Targeted: **Financial Hardship****Program Description**

Helps families having difficulty paying their water and sewer bill. Funded by voluntary donations. Administered by the Inter-Faith Council Social Service.

Eligibility Information

- Low- to moderate-income customers.
- Must contact Inter-Faith Council for Social Service to determine eligibility.

More Information

<https://www.owasa.org/taste-of-hope>

Program: **Payment Extensions** Type: **Flexible Terms**
 Households Targeted: **Financial Hardship**

Program Description

Offers the ability to create a payment plan.

Eligibility Information

- Must be a customer of Orange Water and Sewer Authority.
- Must be in need of bill payment assistance.

More Information

<https://www.owasa.org/need-help-paying-your-bill>

Program: **Water Efficiency** Type: **Water Efficiency**
 Households Targeted: **Financial Hardship**

Program Description

Works with local social service and affordable housing agencies to better inform customers of ways they can lower their Orange Water and Sewer Authority bills by reducing water use. The Inter-Faith Council for Social Service, Orange County Department of Social Services, and other agencies can educate customers about how water conservation helps affordability.

Eligibility Information

- Must be a customer of Orange Water and Sewer Authority.
- Must be in need of bill payment assistance.

More Information

<http://www.owasa.org/service-affordability>

Ohio

Ashland | Ashland Ohio Water Billing Department

21,249 population served



Program: **Senior Discount** Type: **Bill Discount**
 Households Targeted: **Low-Income Seniors**

Program Description

Provides a 50% discount of the total bill.

Eligibility Information

- At least 65 years of age.
- Total annual income of \$12,000 or less.

More Information

<http://www.ashland-ohio.com/city-utilities/billing>

Canton | City of Canton**186,357 population served**Program: **Homestead Exemption Discount**Type: **Bill Discount**Households Targeted: **Low-Income Seniors, Low-Income Disabled Persons****Program Description**

Provides a 10% discount on city sewer service and a 50% discount on city sanitation service.

Eligibility Information

- At least 65 years of age, or be permanently and totally disabled.
- Total income must not exceed \$30,500.
- Applicant must own and occupy the home as principal place of residence, effective January 1 of the filing year.
- Home must be inside city limits.

More Information<https://cantonohio.gov/wrf/>**Cleveland | Cleveland Division of Water****1,262,955 population served**Program: **The Homestead Discount Program**Type: **Bill Discount**Households Targeted: **Low-Income Seniors, Low-Income Disabled Persons****Program Description**

Provides a lower fixed charge and consumption rate on water bill.

Eligibility Information

- At least 65 years of age, or totally and permanently disabled.
- Own and live at the property.
- Income less than \$32,500.

More Information<http://www.clevelandwater.com/customer-service/water-rates/discount-programs>Program: **The Affordability Program**Type: **Bill Discount**Households Targeted: **Low-Income****Program Description**

Offers a 40% discount on all standard water charges. This includes both the quarterly fixed cost recovery charge and the consumption charge. Customers enrolled in this program are automatically enrolled in Northeast Ohio Regional Sewer District's affordability program (wastewater). Administered by the Cleveland Housing Network.

Eligibility Information

- Must own and live at the service address.
- Household income must meet program guidelines starting at \$23,340/year for 1 person per household to \$55,820 for 5 persons per household (\$8,120 for each additional member).
- Contact the Cleveland Housing Network for more information.

More Information<http://www.clevelandwater.com/customer-service/water-rates/discount-programs>

Cleveland | Northeast Ohio Regional Sewer District**993,251 population served**Program: **Homestead Rate Program**Type: **Bill Discount**Households Targeted: **Low-Income Seniors, Low-Income Disabled Persons****Program Description**

Offers a rate discount of 40% on wastewater charges to the elderly or disabled.

Eligibility Information

- At least 65 years of age, or anyone under 65 who is totally disabled.
- Household income must not exceed \$32,000.
- Customers must own the property in which they live.
- Property must be within the Sewer District's service area.

More Information<http://www.neorsd.org/save.php>Program: **Wastewater Affordability Program**Type: **Bill Discount**Households Targeted: **Low-Income****Program Description**

Offers a rate reduction of 40% on sewer charges. Customers enrolled in this program are automatically enrolled in Cleveland Division of Water's affordability program (drinking water).

Eligibility Information

- Household income at or below 200% of the federal poverty guidelines starting at \$23,540/year for 1 person per household to \$56,820/year for 5 persons per household (\$8,320 for each additional member).

More Information<http://www.chnnet.com/media/documents/wap-application.pdf>Program: **Sewer Crisis Assistance Program**Type: **Temporary Assistance**Households Targeted: **Financial Hardship****Program Description**

Offers credit of 50% of the outstanding sewer balance (up to \$300) to customers once in a 12-month period. Administered by the Cleveland Housing Network.

Eligibility Information

- Must have experienced an emergency in the past 6 months such as major medical expenses not covered by any other source (e.g., job loss, separation/divorce, or death of a household member).
- Has not received assistance within the last 12 months.
- Contact the Cleveland Housing Network for more information.

More Information<http://www.neorsd.org/save.php>

Columbus | City of Columbus Department of Public Utilities**1,051,995 population served**Program: **Senior Citizen Discount Program**Type: **Bill Discount**Households Targeted: **Low-Income Seniors****Program Description**

Provides a discount on water service charges for eligible senior citizens.

Eligibility Information

- At least 60 years of age.
- Have an active city of Columbus water account in applicant's name (or spouse's).
- Live in a single-family home with one water meter.
- Household income must be less than 150% of the federal poverty guidelines starting at \$18,474/year for 1 person per household to \$68,652/year for 9 persons per household.

More Information<https://columbus.gov/UtilityDiscounts/>Program: **Low Income Water and Sewer Discount Program, Single-Family Property**Type: **Bill Discount**Households Targeted: **Low-Income****Program Description**

Provides a 20% discount on water and sewer consumption charges.

Eligibility Information

- Household income must be less than 150% of the federal poverty guidelines starting at \$18,474/year for 1 person per household to \$68,652/year for 9 persons per household.
- Applicant must be currently enrolled in one of the following low income programs: Supplemental Nutrition Assistance Program (food stamps), Ohio Medicaid, Low Income Energy Assistance, Home Energy Assistance (HEAP), Ohio Works First, or public housing benefits.

More Information<https://columbus.gov/UtilityDiscounts/>Program: **Low Income Water and Sewer Discount, Multi-Unit/Master Metered Properties**Type: **Bill Discount**Households Targeted: **Low-Income Multi-Unit/Master Metered Property****Program Description**

Offers a 20% discount on water and sewer commodity charges.

Eligibility Information

- Property owner or agent bills tenants/renters for water and sewer services (i.e., lease states tenant pays for water/sewer services).
- At least 80% of the units have a household income less than 150% of the federal poverty guidelines starting at \$18,474/year for 1 person per household to \$68,652/year for 9 persons per household, or are currently enrolled in one of the following low-income programs: Supplemental Nutrition Assistance Program (food stamps), Ohio Medicaid, Low Income Energy Assistance, Home Energy Assistance (HEAP), Ohio Works First, Social Security Disability, Subsidized or public housing benefits, or other similar program approved by the Director of Public Utilities.

More Information<https://columbus.gov/UtilityDiscounts/>

Dayton | City of Dayton Department of Water**141,527 population served**Program: **Payment Plan**Type: **Flexible Terms**Households Targeted: **Financial Hardship****Program Description**

Offers the ability to create a payment plan.

Eligibility Information

- Must contact the utility to determine eligibility.

More Information
<http://www.daytonwater.org/index.php?page=payment-information>
Montgomery County | Montgomery County Water Services**164,307 population served**Program: **Designated Senior Citizen Program**Type: **Flexible Terms**Households Targeted: **Seniors****Program Description**

Provides a customized payment period to correspond to the date of pension check issuance.

Eligibility Information

- Must contact the utility to determine eligibility. **More**

Information
http://www.mcoho.org/departments/water_services/faqs.php
Program: **Payment Arrangements**Type: **Flexible Terms**Households Targeted: **Financial Hardship****Program Description**

Payment arrangements may be available if have not had a history of returned checks, previously defaulted on arrangements, have not had a discharged bankruptcy, or had water service terminated for nonpayment. Arrangements are finalized in the utility office when an initial payment is made and future payment dates are scheduled. Property owners must approve tenant's payment plan.

Eligibility Information

- Must contact the utility to determine eligibility. **More**

Information
http://www.mcoho.org/departments/water_services/faqs.php

Toledo | Toledo Department of Public Utilities**360,000 population served**Program: **Senior Water Discount Program**Type: **Bill Discount**Households Targeted: **Low-Income Seniors, Low-Income Disabled Persons****Program Description**

Offers a 25% discount regardless of income level. Residents who already receive the 25% discount on the water volume portion of their bills may qualify for an additional 15% discount based on income and household size.

Eligibility Information

- At least 65 years of age, or totally disabled, regardless of income.
- Must be the primary single-family, owner-occupied residence.
- To receive an additional discount, must meet U.S. Department of Health and Human Services income guidelines starting at \$11,670/year for 1 person per household to \$40,090/year for 8 persons per household.

More Information

<http://toledo.oh.gov/media/169044/senior-water-discount-program-faq.pdf>

Program: **Voluntary Monthly Budget Plan**Type: **Flexible Terms**Households Targeted: **All Residential Customers****Program Description**

Offers customer the ability to pay smaller, more frequent payments rather than paying a larger quarterly sum.

Eligibility Information

- Must contact the utility to set up plan. **More**

Information

<http://toledo.oh.gov/media/66634/vmbp2.pdf>

Oklahoma

Muskogee | Muskogee City Water Department**38,310 population served**Program: **Reduced Rate Program**Type: **Bill Discount**Households Targeted: **Low-Income Seniors, Low-Income Disabled Persons****Program Description**

Offers reduced rates for eligible senior or disabled customers.

Eligibility Information

- Age 62 or older or those who are 100% disabled.
- Monthly income can not exceed \$1,000/month for 1 person or \$1,200/month per married couple.

More Information

http://www.muskogeeonline.org/departments/city_clerk/water_services/reduced_rate_program.php

Program: **Payment Plan**Type: **Flexible Terms**Households Targeted: **Financial Hardship****Program Description**

Offers customers the ability to set a payment plan before the scheduled cut-off date. Accounts are allowed two pay plans per year with a 4-month interval between plans.

Eligibility Information

- Must contact the utility to determine eligibility.

More Information

http://www.muskogeeonline.org/departments/city_clerk/water_services/policies_and_procedures.php

Norman | City of Norman

65,880 population served

Program: **Low Income Rate**Type: **Lifeline Rate**Households Targeted: **Low-Income****Program Description**

Offers a \$3.00 reduction in the base fee for water, a \$1.85 reduction in the rate for 1,000 - 5,000 gallons, and a \$2.50 discount on the sewer maintenance fee.

Eligibility Information

- Annual income must meet federal poverty guidelines.

More Information

<http://www.normanok.gov/finance/utility-service-rates>

Oklahoma City | City of Oklahoma City

598,000 population served

Program: **H2O Program**Type: **Temporary Assistance**Households Targeted: **Low-Income****Program Description**

Helps customers having difficulty paying their water bill. Funded by voluntary customer donations, either rounding up their utility bill or contributing another amount.

Eligibility Information

- Must contact Salvation Army to determine eligibility.

More Information

<http://www.okc.gov/water/service/forms/waterfaq.aspx>

Oregon

Astoria | Astoria Public Works Department

9,516 population served



Program: **Utility Assistance Program**

Type: **Bill Discount**

Households Targeted: **Low-Income**

Program Description

Provides financial assistance for customers having difficulty paying their current water/sewer bill.

Eligibility Information

- Household income must meet program guidelines starting at \$1,792/month for 1 person per household to \$4,549/month for 6 or more persons per household. **More Information**

http://www.astoria.or.us/Assets/dept_1/pm/pdf/uap%20customer%20information-updated%20june%202015.pdf

Beaverton, Hillsboro, Tigard, Unincorporated Washington County | Tualatin Valley Water District

217,000 population served



Program: **Customer Assistance Program**

Type: **Temporary Assistance**

Households Targeted: **Emergency Relief**

Program Description

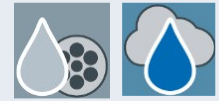
Provides emergency assistance for customers experiencing a temporary financial setback that limits ability to pay their bill. Funded by voluntary customer donations, either rounding up their utility bill or contributing another amount. Administered in partnership with Care to Share.

Eligibility Information

- Must have at least 6 months of water service history.
- Have not received assistance from the water district within the past year.
- Must have received an "urgent" water bill notice with a shut off date.
- Must contact Care to Share to determine additional eligibility criteria.

More Information

<https://www.tvwd.org/customer-services/customer-emergency-assistance-program.aspx>

Clackamas County | Water Environment Services**134,591 population served**Program: **Low Income Customer Discount**Type: **Bill Discount**Households Targeted: **Low-Income****Program Description**

Offers a reduction of 50% off the sanitary sewer portion of the monthly Sanitary Sewer and Surface Water bill. Low-income discounts are not applicable to Surface Water charges.

Eligibility Information

- Maximum gross annual income for 2015 is \$21,774.50 for 1 person per household and \$29,470.50 combined maximum gross income for all persons residing in the residence.
- Service to the property for which reduction is sought must be the principal residence of the person billed for service.
- Must have a current, paid account.

More Information

<http://www.clackamas.us/wes/documents/lowincomeform.pdf>

Eugene | Eugene Water & Electric Board**178,100 population served**Program: **Budget Billing**Type: **Flexible Terms**Households Targeted: **All Residential Customers****Program Description**

Enables customers to receive a monthly utility bill spread evenly over a 12-month period. Previous 12 months are averaged to determine monthly payment.

Eligibility Information

- Must have at least 12 months of billing history at the address associated with the account.

More Information

<http://www.eweb.org/billing/budget>

Program: **Customer Care**Type: **Temporary Assistance**Households Targeted: **Low-Income****Program Description**

Provides financial aid for qualifying limited-income customers. Customers may be eligible to receive up to \$200 in bill assistance per year, which is credited directly to their account. Funded primarily through general revenues; also through voluntary customer contributions. Administered under a contract with the Lane County Human Services Division.

Eligibility Information

- Household income must meet program guidelines starting at \$21,933 for 1 person per household to \$63,266 for 12 persons per household (\$1,265 for each additional member).

More Information

<http://www.eweb.org/assistance/guidelines>

Program: **Job Loss Program**Type: **Temporary Assistance**Households Targeted: **Financial Hardship****Program Description**

Provides up to \$200 in bill payment assistance for jobless customers who are receiving unemployment compensation.

Eligibility Information

- Must be currently receiving unemployment insurance payments.
- Have not received Customer Care assistance since October 1, 2015.

More Information

<http://www.eweb.org/public/documents/jobLossEligibility.pdf>

Program: **Military Assistance**Type: **Bill Discount**Households Targeted: **Active Military****Program Description**

Provides access for military personnel who are called to active duty into one of the special programs offered at Eugene Water & Electric Board (Customer Care or Customer Care Plus).

Eligibility Information

- A wage-earning member of the household must be on active duty, or have been on active duty within the past 24 months.

More Information

<http://www.eweb.org/assistance>

Gresham | City of Gresham**117,538 population served**Program: **Utility Customer Assistance Program**Type: **Temporary Assistance**Households Targeted: **Emergency Relief****Program Description**

Provides limited emergency funds to pay the utility bill for a customer experiencing financial hardship. Funded from contributions from residents, businesses, and employees.

Eligibility Information

- Customer with a Gresham utility billing account.
- Single-family residence.
- Monthly income at or below 150% of the federal poverty guidelines.
- Extenuating circumstances that, using best judgment, warrant granting an exception and approving financial assistance.

More Information

<http://www.greshamoregon.gov/city/city-departments/finance-and-management/utilities/template.aspx?id=7108>

Program: **Stormwater Fee Discount**Type: **Bill Discount**Households Targeted: **Low-Income****Program Description**

Offers a 27% maximum reduction of the stormwater user charge portion of the water/sewer/stormwater bill.

Eligibility Information

- Must be a single-family residential house or duplex.

More Information

<http://www.greshamoregon.gov/city/city-departments/finance-and-management/utilities/template.aspx?id=7108>

Hillsboro | Clean Water Services

342,641 population served

Program: **Payment Plan**Type: **Flexible Terms**Households Targeted: **Financial Hardship****Program Description**

Offers the ability to create a payment plan.

Eligibility Information

- Must contact the utility to determine eligibility.

More Information

<https://www.cleanwaterservices.org/for-residents/utility-billing/billing-faqs/>

Medford | City of Medford

135,520 population served

Program: **Annual Payment Discount**Type: **Bill Discount, Flexible Terms**Households Targeted: **(information not found)****Program Description**

Offers customers the ability to receive a discount of 3.5% if 12 months of estimated utility fees are paid up front.

Eligibility Information

- Payments must be made in person at the utility's office; pre-payments made through the mail, drop box or online will not receive the discount.

More Information

<http://www.ci.medford.or.us/Page.asp?NavID=2884>

Portland | Portland Water Bureau**564,600 population served**Program: **Bill Discounts for Accounts with Water and Sewer**Type: **Bill Discount**Households Targeted: **Low-Income****Program Description**

Offers a discount of \$47.40 on the water portion of a bill and \$88.62 on sewer/stormwater management charges, for a total of \$136.02 on a 90-day bill. Administered by local area Community Service Center.

Eligibility Information

- Gross monthly household income must be under \$1,828/month for 1 person household and under \$4,850/month for 8 person household (add \$105/month for each additional person).
- Contact local area Community Service Center to determine eligibility.

More Information

<https://www.portlandoregon.gov/water/article/565238>

Program: **Bill Discounts for Sewer Only**Type: **Bill Discount**Households Targeted: **Low-Income****Program Description**

Offers a discount of \$76.93 on a 60-day bill. Administered by local area Community Service Center.

Eligibility Information

- Gross monthly household income must be under \$1,828/month for 1 person household and under \$4,850/month for 8 person household (add \$105/month for each additional person).
- Contact local area Community Service Center to determine eligibility.

More Information

<https://www.portlandoregon.gov/water/article/565238>

Program: **Crisis Vouchers**Type: **Temporary Assistance**Households Targeted: **Low-Income****Program Description**

Provides a voucher for up to \$150 in assistance once every 12 months.

Eligibility Information

- Household must be enrolled in the city's low-income assistance program.
- The customer must pay a portion of the bill to receive assistance.

More Information

<https://www.portlandoregon.gov/water/article/565242>

Program: **Utility Safety Net**
Type: **Temporary Assistance**Households Targeted: **Financial Hardship****Program Description**

Helps customers avoid shut-off of service if they have experienced a significant temporary change in household income due to employment, medical, and other personal emergencies. Safety Net is a last resort solution for these qualified customers who are unable to achieve a solution through normal payment options. Administered by the Portland Water Bureau and consists of deferred water shut-off, waiver of any recent delinquency charges, interest-free payment plans, and financial assistance.

Eligibility Information

- Must contact the utility to determine eligibility. **More**

Information

<https://www.portlandoregon.gov/water/article/565244>

Program: **Payment Arrangements**
Type: **Flexible Terms**Households Targeted: **Financial Hardship****Program Description**

Offers the ability to create a payment plan. Customers billed monthly may request payment arrangements that extend the due date up to an additional 30 days. Customers billed bimonthly or quarterly may request payment arrangements that extend over the current billing period when necessary.

Eligibility Information

- Must contact the utility to determine eligibility. **More**

Information

<https://www.portlandoregon.gov/water/article/565236>

Program: **Water Efficiency Program**
Type: **Water Efficiency**Households Targeted: **Low-Income****Program Description**

Provides financial assistance for repair of leaky toilets, faucets, plumbing and underground leaks to eligible customers who own and occupy their own homes. To qualify the household must be enrolled in the city's low-income assistance program. The Portland Water Bureau has partnered with Multnomah county to provide these services.

Eligibility Information

- Must contact Multnomah County to determine eligibility.

More Information

<https://www.portlandoregon.gov/water/article/565234>

Program: **Clean Rivers Rewards**
Type: **Bill Discount**Households Targeted: **All Residential Customers****Program Description**

Stormwater utility discount program where customers who manage stormwater on their property can receive up to a 100% discount for on-site stormwater management charges.

Eligibility Information

- Must contact the utility to determine eligibility.

More Information

<https://www.portlandoregon.gov/bes/41976>

Salem | Salem Public Works**189,000 population served**Program: **Low-Income Utility Assistance Program**Type: **Temporary Assistance**Households Targeted: **Financial Hardship****Program Description**

Helps customers experiencing short-term need for payment assistance. Customers may only receive this assistance for one bill during a 12-month cycle. Administered by the Salvation Army and St. Vincent de Paul.

Eligibility Information

- Contact Salvation Army or St. Vincent de Paul to determine eligibility. **More Information**

<http://www.cityofsalem.net/Departments/PublicWorks/Operations/CustomersServices/Pages/assistance.aspx>

Program: **Wastewater Rate Assistance Program**Type: **Bill Discount**Households Targeted: **Low-Income Seniors, Low-Income Disabled Persons****Program Description**

Offers discounts for the wastewater portion of utility bill to eligible seniors and disabled customers.

Eligibility Information

- At least 62 years of age and head of household, and does not receive housing assistance payments from a local housing authority; or a disabled head of household, and is unable to obtain gainful employment due to disability.
- Lives in a single-family residence with wastewater utility services.
- Must be the account holder for the utility bill.
- Household income must meet program guidelines starting at \$11,750/year for 1 person per household to \$22,150/year for 8 persons per household. **More Information**

<http://www.cityofsalem.net/Departments/PublicWorks/Operations/CustomersServices/Documents/WastewaterRateAssistanceProgram.pdf>

Pennsylvania

Aqua | Aqua America

784,939 population served



Program: **Helping Hand**

Type: **Bill Discount, Flexible Terms, Water Efficiency**

Households Targeted: **Low-Income**

Program Description

Enables low-income customers make manageable monthly payments on their water account. Customers who make timely payments through Helping Hand receive a monthly credit to their accounts. The program also shows how to use less water with water conservation kits.

Eligibility Information

- Annual income below 200% of the federal poverty level.
- Account is more than 21 days past due.
- Must have at least \$110 in unpaid water bills.

More Information

<https://www.aquaamerica.com/our-states/pennsylvania.aspx>

Berwick | Pennsylvania American Water Company, Berwick

16,000 population served



Program: **H2O Help to Others, Grant Program**

Type: **Bill Discount**

Households Targeted: **Low-Income**

Program Description

Offers eligible customers grants of up to \$500/year on their water or wastewater bill.

Eligibility Information

- Household income at or below 200% of the federal poverty guidelines starting at \$1,945/month for 1 person per household to \$6,682/month for 8 person per household (\$677 for each additional member).

More Information

<http://www.amwater.com/files/H2O%20-%20PA%20-%20202014.pdf>

Program: **H2O Help to Others, Service Fee Discounts**

Type: **Bill Discount**

Households Targeted: **Low-Income**

Program Description

Offers water customers an 80% discount on the monthly water service fee. Offers wastewater customers a 15% discount on the total wastewater charges.

Eligibility Information

- Household income at or below 150% of the federal poverty guidelines starting at \$1,459/month for 1 person per household to \$5,011/month for 8 persons per household (\$507 for each additional person).

More Information

<http://www.amwater.com/files/H2O%20-%20PA%20-%20202014.pdf>

Program: **H2O Help to Others, Water-Saving Devices and Education**

Type: **Water Efficiency**

Households Targeted: **Low-Income**

Program Description

Offers customers a water-saving kit that includes a low-flow shower head, faucet aerators, a toilet tummy, and an education book on how to install the devices and provides helpful tips on how to save water inside and outside the home.

Eligibility Information

- Household income at or below 200% of the federal poverty guidelines starting at \$1,945/month for 1 person per household to \$6,682/month for 8 person per household (\$677 for each additional member).

More Information

<http://www.amwater.com/files/H2O%20-%20PA%20-%202014.pdf>

Program: **Payment Arrangements**

Type: **Flexible Terms**

Households Targeted: **Financial Hardship**

Program Description

Offers customers ability to create a plan to pay the balance of their bill over time.

Eligibility Information

- Must contact the utility to determine eligibility.

More Information

<http://www.amwater.com/paaw/customer-service/low-income-program.html>

Lake Scranton | Pennsylvania American Water Company, Lake Scranton

134,570 population served



Program: **H2O Help to Others, Grant Programs**

Type: **Bill Discount**

Households Targeted: **Low-Income**

Program Description

Offers eligible customers grants of up to \$500/year on their water or wastewater bill.

Eligibility Information

- Household income at or below 200% of the federal poverty guidelines starting at \$1,945/month for 1 person per household to \$6,682/month for 8 person per household (\$677 for each additional member).

More Information

<http://www.amwater.com/files/H2O%20-%20PA%20-%202014.pdf>

Program: **H2O Help to Others, Service Fee Discounts**

Type: **Bill Discount**

Households Targeted: **Low-Income**

Program Description

Offers water customers an 80% discount on the monthly water service fee. Offers wastewater customers a 15% discount on the total wastewater charges.

Eligibility Information

- Household income at or below 150% of the federal poverty guidelines starting at \$1,459/month for 1 person per household to \$5,011/month for 8 persons per household (\$507 for each additional person).

More Information

<http://www.amwater.com/files/H2O%20-%20PA%20-%202014.pdf>

Program: **H2O Help to Others, Water-Saving Devices and Education**
Type: **Water Efficiency**Households Targeted: **Low-Income****Program Description**

Offers customers a water-saving kit that includes a low-flow shower head, faucet aerators, a toilet tummy, and an education book on how to install the devices and provides helpful tips on how to save water inside and outside the home.

Eligibility Information

- Household income at or below 200% of the federal poverty guidelines starting at \$1,945/month for 1 person per household to \$6,682/month for 8 person per household (\$677 for each additional member).

More Information

<http://www.amwater.com/files/H2O%20-%20PA%20-%202014.pdf>

Program: **Payment Arrangements**
Type: **Flexible Terms**Households Targeted: **Financial Hardship****Program Description**

Offers customers ability to create a plan to pay the balance of their bill over time.

Eligibility Information

- Must contact the utility to determine eligibility.

More Information

<http://www.amwater.com/paaw/customer-service/low-income-program.html>

Philadelphia | Philadelphia Water Department
1,600,000 population servedProgram: **Payment Agreements**Type: **Flexible Terms**Households Targeted: **Financial Hardship****Program Description**

Offers customers who are having difficulty paying taxes or water bills on time or in full the ability to arrange a payment agreement. For residential agreements, a 25% down payment is required and must be paid in 6-12 months.

Eligibility Information

- Must contact the utility to determine eligibility. **More Information**

<http://www.phila.gov/Revenue/payments/agreements/Pages/StandardAgreement.aspx>

Program: **Conservation Assistance Program (CAP)**
Type: **Water Efficiency**Households Targeted: **Low-Income****Program Description**

Provides water conservation devices and education to low-income customers for average water usage savings of more than 25% for participants. Administered by the CMC Energy Coordinating Agency and Neighborhood Energy Centers under a Water Department grant.

Eligibility Information

- At or below 150% of poverty level. **More Information**

<http://www.phila.gov/water/educationoutreach/customerassistance/Pages/default.aspx>

Program: **Senior Citizen Water Bill Discount**
Type: **Bill Discount**Households Targeted: **Seniors****Program Description**

Provides a 25% discount on water and sewer bills. Administered by Water Revenue Bureau.

Eligibility Information

- Be the customer of record.
- At least 65 years of age.
- Total annual income (for all household members) must not exceed \$32,000.

More Information

<http://www.phila.gov/Revenue/payments/agreements/Pages/SeniorCitizenPrograms.aspx>

Program: **Utility Emergency Services Fund (UESF)**
Type: **Temporary Assistance**Households Targeted: **Low-Income****Program Description**

Prevents service shut-off, or restores water service for low-income customers. Provides up to \$500 every other year. Administered by the non-profit Utility Emergency Services Fund with application assistance available from the Water Revenue Bureau.

Eligibility Information

- At or below 175% of poverty level. **More Information**

<http://www.phila.gov/water/educationoutreach/customerassistance/Pages/default.aspx>

Program: **Water Revenue Assistance Program (WRAP)**
Type: **Temporary Assistance**Households Targeted: **Low-Income****Program Description**

Offers grants of up to \$200 on water bills to prevent shut-off for low-income customers. Assists customers in obtaining federal energy assistance. Administered by the Water Revenue Bureau.

Eligibility Information

- Household income must meet program guidelines starting at \$2,452/month for 1 person per household to \$8,519/month for 8 persons per household (\$867 for each additional person).

More Information

<http://www.phila.gov/Revenue/payments/agreements/Pages/LowIncome.aspx>

Program: **Homeowners Emergency Loan Program (HELP)**

Type: **Flexible Terms, Water Efficiency**

Households Targeted: **Emergency Relief**

Program Description

Offers emergency loan assistance if received a Notice of Defect from the Water Department indicating that water and sewer lines are broken or leaking. The money loaned for the repairs will be at a 0% interest rate and payable over a 60-month period.

Eligibility Information

- Property must be a residential dwelling and not listed as a commercial property.
- Homeowner must have received a Notice of Defect issued by the Water Department.
- Property's water bill must be current. Money owed cannot exceed two billing cycles.
- Money owed cannot exceed two (2) billing cycles.
- Property must be owner-occupied at the time the Notice of Defect was issued and the services requested and cannot have any more than four units.
- Property must have an operable AMR water meter.

More Information

http://www.phila.gov/water/PDF/HELP_AssistanceProgram.pdf

Pittsburgh | Pennsylvania American Water Company, Pittsburgh

516,411 population served



Program: **H2O Help to Others, Grant Programs**

Type: **Bill Discount**

Households Targeted: **Low-Income**

Program Description

Offers eligible customers grants of up to \$500/year on their water or wastewater bill.

Eligibility Information

- Household income at or below 200% of the federal poverty guidelines starting at \$1,945/month for 1 person per household to \$6,682/month for 8 person per household (\$677 for each additional member).

More Information

<http://www.amwater.com/files/H2O%20-%20PA%20-%20202014.pdf>

Program: **H2O Help to Others, Service Fee Discounts**

Type: **Bill Discount**

Households Targeted: **Low-Income**

Program Description

Offers water customers an 80% discount on the monthly water service fee. Offers wastewater customers a 15% discount on the total wastewater charges.

Eligibility Information

- Household income at or below 150% of the federal poverty guidelines starting at \$1,459/month for 1 person per household to \$5,011/month for 8 persons per household (\$507 for each additional person).

More Information

<http://www.amwater.com/files/H2O%20-%20PA%20-%20202014.pdf>

Program: **H2O Help to Others, Water-Saving Devices and Education**
Type: **Water Efficiency**Households Targeted: **Low-Income****Program Description**

Offers customers a water-saving kit that includes a low-flow shower head, faucet aerators, a toilet tummy, and an education book on how to install the devices and provides helpful tips on how to save water inside and outside the home.

Eligibility Information

- Household income at or below 200% of the federal poverty guidelines starting at \$1,945/month for 1 person per household to \$6,682/month for 8 person per household (\$677 for each additional member).

More Information

<http://www.amwater.com/files/H2O%20-%20PA%20-%202014.pdf>

Program: **Payment Arrangements**
Type: **Flexible Terms**Households Targeted: **Financial Hardship****Program Description**

Offers customers ability to create a plan to pay the balance of their bill over time.

Eligibility Information

- Must contact the utility to determine eligibility.

More Information

<http://www.amwater.com/paaw/customer-service/low-income-program.html>

Wyoming Valley | Wyoming Valley Sanitation Authority

216,923 population served

Program: **(information not found)**Type: **Bill Discount, Flexible Terms**Households Targeted: **All Residential Customers****Program Description**

Gives residential customers the opportunity to pay for the entire year and receive a 2% discount.

Eligibility Information

- Must be a residential customer.
- Must contact the utility to set up.

More Information

<http://www.wvsa.org/billing.php>

Program: **Payment Schedules**
Type: **Flexible Terms**Households Targeted: **Financial Hardship****Program Description**

Offers the ability to create a payment plan.

Eligibility Information

- Must contact the utility to determine eligibility.

More Information

<http://www.wvsa.org/customer.php>

South Carolina

Beaufort - Jasper | Beaufort - Jasper Water and Sewer Authority

103,358 population served



Program: **The Thad Coleman Fund**

Type: **Temporary Assistance**

Households Targeted: **Financial Hardship**

Program Description

Helps families facing financial hardship pay the costs to connect to the public water and sewer system. Funded in part through voluntary customer donations through a one-time donation or by rounding up bills to the next highest dollar amount. Administered by the Beaufort and Jasper Departments of Social Services (DSS) and Beaufort-Jasper-Colleton-Hampton Comprehensive Health (BJCHCH).

Eligibility Information

- Assistance based on family size, total household income, and government guidelines.
- Must contact Beaufort and Jasper Departments of Social Services (DSS) and Beaufort-Jasper-Colleton-Hampton Comprehensive Health (BJCHCH) to determine eligibility.

More Information

<http://www.bjwsa.org/thad-coleman/>

Charleston | Charleston Water System

214,367 population served



Program: **Operation Round-Up**

Type: **Temporary Assistance**

Households Targeted: **Financial Hardship**

Program Description

Gives customers the opportunity to support water-related charitable causes through their monthly water bill. Funded by voluntary customer donations through the Operation Round Up program. Administered by the Good Neighbor Program and Water Missions International.

Eligibility Information

- Eligibility will be based on the poverty level established by the Office of Management and Budget or the U.S. Department of Health and Human Services, and as further defined in the State LIHEAP (Low-Income Home Energy Assistance Program) Plan for similar programs. The income, household size and maximum annual contributions are defined by the 2014 Federal Poverty Level guidelines.

More Information

<http://www.charlestonwater.com/197/Operation-Round-Up>

Greer | Greer Commission of Public Works**325,169 population served**Program: **Equal Payment Plan**Type: **Flexible Terms**Households Targeted: **All Residential Customers****Program Description**

Averages the monthly bill amounts to assist customers with budgeting. The customer pays a fixed amount on the utility bill for an 11-month period. The amount is based on the customer's actual usage for the most recent 12 months of service. The balance due, if any, is to be paid on the 12th month (referred to as "the settle-up month").

Eligibility Information

- Have services other than Water Only Service.
- Have at least a 12-month payment history.
- Have zero account balance.
- Maintain a "good" payment history.
- Not have been removed from the Equal Payment Plan program within the last 12 months.
- Pay every month prior to the settle-up month, even if actual account balance is a credit amount.

More Information

http://www.greercpw.com/?page_id=54

Program: **Payment Assistance**Type: **Temporary Assistance**Households Targeted: **Financial Hardship****Program Description**

Helps customers having difficulty paying their water and/or wastewater bills.

Eligibility Information

- Must contact the utility to determine eligibility.
- Additional assistance may be provided through the Greer Relief and Resources Agency, Inc.

More Information

<http://www.greercpw.com/greer-payment-options>

Program: **Caring People Working Together**Type: **Flexible Terms**Households Targeted: **Seniors, Disabled Persons****Program Description**

Provides third party notification for elderly, disabled, or severely dependent customers where the loss of service could cause a potential life-threatening situation. Utility will contact a friend or relative if a customer's utility bill inadvertently goes past due to provide an additional level of safety from disconnection for those who may have forgotten to mail in a payment. The third party contact is not be responsible for the bill, just asked to contact the customer as a reminder.

Eligibility Information

- Must contact the utility to determine eligibility.

More Information

<http://www.greercpw.com/greer-payment-options>

Spartanburg | Spartanburg Water System**130,929 population served**Program: **The Good Neighbor Program**Type: **Temporary Assistance**Households Targeted: **Financial Hardship****Program Description**

Provides financial assistance for customers having difficulty paying their water/sewer bill. Funded through voluntary customer donations, through either a regular donation amount that is added to the water bill or a one-time donation. Administered by the Salvation Army.

Eligibility Information

- Households served by Spartanburg Water.
- Demonstrate financial need.
- Contact the Salvation Army to determine eligibility.

More Information

<http://www.spartanburgwater.org/good-neighbor-program>

South Dakota

Pierre | City of Pierre Water Department**13,646 population served**Program: **Pierre Area Referral Services**Type: **Temporary Assistance**Households Targeted: **Financial Hardship****Program Description**

Assists customers in need. Funded through customer donations by having their utility bill rounded up to the nearest dollar. Administered by Pierre Area Referral Services.

Eligibility Information

- Must contact Pierre Area Referral Services to determine eligibility.

More Information

<http://www.cityofpierre.org/461/Round-Up-Your-Utility-Bill>

Tennessee

Chattanooga | Tennessee American Water

300,000 population served



Program: **Project Water Help**

Type: **Temporary Assistance**

Households Targeted: **Emergency Relief**

Program Description

Provides supplemental funding to customers having difficulty paying their bills. Often connects customers with other sources of aid in their communities, including other assistance programs for which they may qualify. Funded by voluntary customer donations and contributions. Administered by the United Way.

Eligibility Information

- Must be a customer of Tennessee American Water.
- Must be in danger of losing primary source of water.
- Must meet the United Way's "basic needs" criteria.
- Contact the utility or United Way to determine eligibility.

More Information

<http://www.amwater.com/tnaw/customer-service/low-income-program.html>

Program: **Payment Arrangements**

Type: **Flexible Terms**

Households Targeted: **Financial Hardship**

Program Description

Offers customers ability to create a plan to pay the balance of their bill over time.

Eligibility Information

- Must pay at least 25% of the bill within 48 hours of the call.
- Must pay the rest of the bill, including any applicable late payment charge, according to an agreed upon schedule (not to exceed 6 months).
- Must pay future bills as they become due.
- Only customers who have not broken similar agreements in the past 12 months are eligible to make these payment arrangements.

More Information

<http://www.amwater.com/tnaw/customer-service/low-income-program.html>

Memphis | Memphis Light, Gas and Water**671,450 population served**Program: **Extended Payment Plans**Type: **Flexible Terms**Households Targeted: **Financial Hardship****Program Description**

Establishes a repayment plan for past due balance in addition to the regular utility bill.

Eligibility Information

- Must contact the utility to determine eligibility. **More**

Information<http://www.mlgw.com/residential/assistanceprograms>Program: **Budget Billing**Type: **Flexible Terms**Households Targeted: **All Residential Customers****Program Description**

Offers customers the ability to pay the same amount every month on the utility bill. Calculated by averaging utility bills over two 6-month periods from the previous year.

Eligibility Information

- Must have an active account.
- Must have lived at current address for a minimum of 6 months.
- Must be current on your account to remain in the program.
- Installment must be paid by the due date each month.

More Information<http://www.mlgw.com/residential/budgetbilling01>Program: **Plus-1**Type: **Temporary Assistance**Households Targeted: **Financial Hardship****Program Description**

Provides one-time payment of utility services for people experiencing temporary financial hardships such as a death in the family or job loss. Funded through customer donations. Customers are able to provide a donation or add \$1 or more to their monthly bill to contribute to this program. Administered by the Metropolitan Inter-Faith Association.

Eligibility Information

- Must contact the utility to determine eligibility.

More Information<http://www.mlgw.com/plus1>

Program: **Net Due Date Program**

Type: **Flexible Terms**

Households Targeted: **Low-Income Seniors, Low-Income Disabled Persons**

Program Description

Allows residential customers to change their due date to the 12th of each month if they are receiving income in the form of Social Security, Disability, or pension once a month (and are not supplementing that income).

Eligibility Information

- Must be retired or on a fixed income and receive only one check at the beginning of each month.
- Must contact the utility to determine eligibility.

More Information

<http://www.mlgw.com/images/content/files/pdf/SpecialAssistancePrograms.pdf>

Murfreesboro | Murfreesboro Water and Sewer Department

100,922 population served



Program: **Sanitary Sewer Tap Program**

Type: **Temporary Assistance**

Households Targeted: **Low-Income**

Program Description

Assists homeowners in paying Murfreesboro Water and Sewer Department sanitary sewer system connection fees. Assistance is in the form of a grant and is subject to the availability of Community Development Block Grant funding budgeted for the program. The program grant will be 75% of both the single-family connect fee and sewer cleanout fee for those classified as low-income and 100% of the fees for those classified as very low-income.

Eligibility Information

- Be the owner of the property and have resided in the dwelling for not less than one year.
- Household income must be at or below 80% of the median income in the Nashville-Murfreesboro MSA starting at \$37,450/year for "low-income" and \$23,450 for "very low-income" for 1 person per household to \$70,650/year for "low-income" and \$44,200/year for "very low-income" for 8 persons per household.
- Be a U.S. citizen or a legal resident alien.
- Ownership is in the form of a fee-simple title or a 99-year leasehold.

More Information

<http://www.murfreesborotn.gov/DocumentCenter/View/2140>

Nashville | Metro Water Services**599,595 population served**Program: **Deferred Due Date Program**Type: **Flexible Terms**Households Targeted: **Low-Income, Low-Income Seniors****Program Description**

Permits qualified residential and not-for-profit commercial customers to extend their payment date, with payment due on the eighth day of the month following the billing date or 15 days from the bill date, whichever provides the most number of days to pay the bill. This allows qualified customers to delay payment until after they receive one of the benefits covered under this program.

Eligibility Information

- Must be a residential customer.
- Be a bona fide recipient of one of the following benefits: social security benefits, service pension benefits, retirement benefits, or monthly payments (nonwages or salary) from local, state, or federal government agencies.
- May only request for primary residence.
- Have an account in good standing at time of the application.
- Not-for-profit commercial customers must provide proof of 501(c)(3) status and have an account in good standing at time of the application.

More Information

<http://www.nashville.gov/Water-Services/Customers/Assistance-and-Protection-Programs.aspx#flexiblepayment>

Texas**Arlington | City of Arlington Water Utilities****365,860 population served**Program: **Care & Share Program**Type: **Temporary Assistance**Households Targeted: **Financial Hardship****Program Description**

Helps customers with temporary financial problems and crises. Funded by customer donations. Administered by a local charitable organization.

Eligibility Information

- Must need assistance due to unemployment, illness or other emergencies.

More Information

<http://www.arlington-tx.gov/water/care-share-program/>

Austin | City of Austin, Austin Energy

903,570 population served

Program: **Customer Assistance Program**Type: **Bill Discount**Households Targeted: **Low-Income****Program Description**

Reduces utility bills an average of \$650 a year.

Eligibility Information

- Applicant or someone in applicant's household must participate in one of these programs: Medicaid Program, Supplemental Nutrition Assistance Program (SNAP), Children's Health Insurance Program (CHIP), Telephone Lifeline Program, Travis County Comprehensive Energy Assistance Program (CEAP), Medical Access Program (MAP), or Supplemental Security Income (SSI).

More Information
<http://austinenergy.com/wps/portal/ae/residential/your-bill/customer-assistance-programs/cap-discounts>
Program: **Financial Support Plus 1**Type: **Temporary Assistance**Households Targeted: **Emergency Relief****Program Description**

Provides emergency financial aid to customers having difficulty paying their utility bills.

Eligibility Information

- Must contact the applicable social services agency to determine eligibility.

More Information
<http://austinenergy.com/wps/portal/ae/residential/your-bill/customer-assistance-programs/financial-support-plus1>
Program: **Payment Arrangement**Type: **Flexible Terms**Households Targeted: **Financial Hardship****Program Description**

Allows customers the opportunity to pay off a past-due bill balance to keep their utility accounts in good standing.

Eligibility Information

- Must contact the utility to determine eligibility.

More Information
<http://austinenergy.com/wps/portal/ae/residential/your-bill/payment-arrangement/payment-arrangement/>

Corpus Christi | City of Corpus Christi Water Department**297,467 population served**Program: **Plumbers to People Program**Type: **Water Efficiency**Households Targeted: **Low-Income****Program Description**

Provides plumbing assistance to very-low-income residential homeowners to repair leaking plumbing fixtures in their homes.

Eligibility Information

- Customer of City of Corpus Christi Water Department.
- Applicant must be the homeowner.
- Reside in the house one year prior to applying.
- Household income must meet city of Corpus Christi guidelines.
- Persons with a child 4 years or younger residing in the house or with a family member on critical care equipment and who meet one of the other four eligibility requirements.

More Information

<http://www.cctexas.com/Assets/Departments/Financial-Services/FSFiles/PlumbersToPeople.pdf>

Corsicana | Corsicana Utilities Department**25,100 population served**Program: **Senior Citizen Discount**Type: **Lifeline Rate**Households Targeted: **Seniors****Program Description**

Offers a 3,000-gallon allowance for inside city limit residential customers with a 3/4-inch meter only and a reduced Street Improvement Fee Charge of \$7.00/month.

Eligibility Information

- At least 65 years of age. **More Information**

<http://www.cityofcorsicana.com/DocumentCenter/View/212>

Dallas | City of Dallas**1,253,000 population served**Program: **Operation WaterShare**Type: **Temporary Assistance**Households Targeted: **Financial Hardship****Program Description**

Provides temporary financial assistance for customers having difficulty paying their current water/sewer bill. Funded in part through customer donations.

Eligibility Information

- Must contact Dallas Water Utilities' Operation WaterShare to determine eligibility.

More Information

http://dallascityhall.com/departments/waterutilities/Pages/water_helping_others.aspx

Program: **Minor Plumbing Repair Program**Type: **Water Efficiency**Households Targeted: **Low-Income****Program Description**

Provides free assistance with minor plumbing repairs and fixture replacement to reduce water waste and high water bills to low-income customers. Plumbing problems that qualify include leaking toilets, faucets, and showerheads; outdoor hose bib leaks; and easily accessible pipe joint leaks.

Eligibility Information

- Customer of Dallas Water Utility.
- Must be homeowners and reside on their property.
- Household income must meet U.S. Department of Housing and Urban Development's low-income guidelines.

More Information

http://dallascityhall.com/departments/waterutilities/Pages/water_helping_others.aspx

Fort Worth | City of Fort Worth**812,238 population served**Program: **Bill Assistance Program**Type: **Temporary Assistance**Households Targeted: **Low-Income, Financial Hardship****Program Description**

Helps customers who are having difficulty paying their water/sanitation bills.

Eligibility Information

- Customer of Fort Worth Water Department.
- Household income must be at or below 175% of the federal poverty income guidelines.
- Extraordinary events or crisis situations that have or will deplete financial resources.
- If extensive water bill is due to plumbing problems, problem must be resolved before assistance with water bill is provided.
- Household's income is insufficient to address essential needs.

More Information

<http://fortworthtexas.gov/water/account/bill-assistance/>

Grand Prairie | City of Grand Prairie**171,028 population served**Program: **Water Assistance Program**Type: **Temporary Assistance**Households Targeted: **Financial Hardship****Program Description**

Assists with water payments for qualified households once a year. Administered by Grand Prairie United Charities.

Eligibility Information

- Must contact Grand Prairie United Charities to determine eligibility.

More Information

<http://www.gptx.org/city-government/city-departments/public-works/water-service-water-bill/water-assistance-program>

Houston | City of Houston Public Works and Engineering Department**2,099,000 population served**Program: **Houston Water Aid To Elderly Residents (W.A.T.E.R) Fund**Type: **Temporary Assistance**Households Targeted: **Low-Income, Low-Income Seniors, Low-Income Disabled Persons****Program Description**

Provides financial assistance to senior citizens and others having difficulty paying their water and wastewater bills. Applicants can receive up to \$100 each 6 months toward their water bills. If the water bill is less than this amount, qualified seniors may use any remaining portion in the following months to pay those bills. This can continue up to \$100 or 6 months from the date of the application, whichever comes first. At the end of 6 months, customers may re-apply for further assistance. Funded entirely through voluntary donations from customers, charities, and businesses. Customers can sign the W.A.T.E.R. Fund pledge to donate a set amount to the fund each month or can check the checkbox on their water bill to donate \$1. Administered by the city of Houston.

Eligibility Information

- At least 60 years of age.
- Customer of City of Houston Public Works and Engineering Department.
- Live in a single-family dwelling.

More Information

<http://help.houstonwater.org/how-can-i-donate-to-the-fund>

Laredo | City of Laredo Utilities Department**199,715 population served**Program: **Affordability Assistance Program**Type: **Flexible Terms**Households Targeted: **Seniors, Disabled Persons****Program Description**

Allows qualifying customers to request their water bill be due up to 5 days after the date their Social Security or disability check is mailed to them. This due date would be the same day each month, as opposed to regular billing due dates which vary slightly month to month. In addition, customers age 65 years and older can be exempted from late penalty fees.

Eligibility Information

- Customer of Laredo Utilities Department.
- At least 65 years of age.
- Receiving a Social Security check or a disability check.

More Information

<http://www.cityoflaredo.com/Utilities05/Fees/AAPProgram.html>

Odessa | City of Odessa**113,033 population served**Program: **Senior/Disability Water-Sewer Rate**Type: **Bill Discount**Households Targeted: **Seniors, Disabled Persons****Program Description**

Provides lower water and sewer rates for eligible senior/disabled residential customers.

Eligibility Information

- At least 65 years of age or disabled.
- City utility account must be in the applicant's name.
- Applicant must reside at the address for the account.

More Information

<http://www.odessa-tx.gov/index.aspx?page=229>

Round Rock | City of Round Rock**100,707 population served**Program: **Friendly Rock Program**Type: **Temporary Assistance**Households Targeted: **Financial Hardship****Program Description**

Helps those in need of financial assistance pay for essential water utility services. Funded in part by one-time or monthly customer donations. Administered by a charitable organization in the community.

Eligibility Information

- Must contact the utility to determine eligibility.

More Information

<http://www.roundrocktexas.gov/departments/utility-billing/>

San Antonio | San Antonio Water System**1,596,714 population served**Program: **Project Agua**Type: **Temporary Assistance**Households Targeted: **Financial Hardship****Program Description**

Provides one-time payment assistance to customers who are having difficulty paying their water bill. This program provides one-time payment assistance to residential customers who are facing service cut-off, have a second risk factor, and are eligible for the Affordability Discount program.

Eligibility Information

- Household income must be below 120% of the federal poverty guidelines.
- Must be a residential customer.
- Must limit amount of water use per month to below 17,500 gallons.
- Must be facing service cut-off and have a second risk factor.
- Must contact San Antonio Department of Human Services to determine eligibility.

More Information

<http://www.saws.org/service/affordability/projectagua.cfm>

Program: **Plumbers to People**Type: **Water Efficiency**Households Targeted: **Low-Income****Program Description**

Provides plumbing assistance to low-income residential customers seeking repairs to leaking plumbing fixtures in their homes. Eligible repairs include leaking faucets, leaking toilets, and broken pipes.

Eligibility Information

- Must be a residential customer of San Antonio Water System water customer.
- Applicant must be the homeowner and an occupant.
- Household income must meet City of San Antonio Department of Human Services income guidelines.

More Information

<http://www.saws.org/service/affordability/plumbers.cfm>

Program: **Affordability Discount** Type: **Bill Discount**
 Households Targeted: **Low-Income**

Program Description

Provides a bill discount on utility bills ranging from \$4 to \$15 per month.

Eligibility Information

- Household income must be below 120% of the federal poverty guidelines.
 - Must be a residential customer.
 - Must limit amount of water use per month to below 17,500 gallons.
-

More Information

<http://www.saws.org/service/affordability/meter.cfm>

Program: **Senior Citizen Billing Program** Type: **Flexible Terms**
 Households Targeted: **Seniors**

Program Description

Exempts customers from the late payment penalties for both water and sewer service charges.

Eligibility Information

- At least 60 years of age.
 - Customer of San Antonio Water System .
 - Must not be enrolled in San Antonio Water System pre-authorized electronic payment plan.
-

More Information

<http://www.saws.org/service/affordability/senior.cfm>

Program: **Disability Billing Program** Type: **Flexible Terms**
 Households Targeted: **Disabled Persons**

Program Description

Exempts customers from the late payment penalties for both water and sewer service charges.

Eligibility Information

- Must be disabled.
 - Customer of San Antonio Water System residential water and/or sewer.
 - Receive Supplemental Security Income from Social Security Administration.
 - Must not be enrolled in San Antonio Water System pre-authorized electronic payment plan.
-

More Information

<http://www.saws.org/service/affordability/disability.cfm>

Program: **Courtesy Notice for Medical Necessity** Type: **Flexible Terms**
 Households Targeted: **Emergency Relief**

Program Description

Offers residential customers with medical necessity 24 hours notice prior to interruption of service due to nonpayment. It is intended to allow these customers 24 hours to contact San Antonio Water System so that payment and/or satisfactory payment arrangements can be made to avoid service interruption.

Eligibility Information

- Customer of San Antonio Water System residential water and/or sewer.
 - Must be under a physician's care or have a household member residing at the property who is under physician's care.
 - Must have a physician's documentation of medical necessity on file with San Antonio Water System.
-

More Information

<http://www.saws.org/service/affordability/courtesy.cfm>

Program: **Victims of Domestic Violence Billing Program**
Type: **Flexible Terms**Households Targeted: **Victims of Domestic Violence****Program Description**

Exempts customers from the late payment penalties for both water and sewer service charges.

Eligibility Information

- Must be a victim of domestic violence.
- Customer of San Antonio Water System.
- Must not be enrolled in San Antonio Water System pre-authorized electronic payment plan.

More Information

<http://www.saws.org/Service/Affordability/>

Program: **Courtesy Notice for Veterans**
Type: **Flexible Terms**Households Targeted: **Veterans****Program Description**

Offers residential customers with medical necessity 24 hours notice prior to interruption of service due to nonpayment. It is intended to allow these customers 24 hours to contact San Antonio Water System so that payment and/or satisfactory payment arrangements can be made to avoid service interruption.

Eligibility Information

- Customer of San Antonio Water System residential water and/or sewer.
- Must be a veteran. **More Information**

<http://www.saws.org/service/affordability/courtesy.cfm>

Utah

Granger-Hunter | Granger-Hunter Improvement District

106,000 population served



Program: **Military Discount Program**
Type: **Bill Discount**Households Targeted: **Active Military****Program Description**

Provides a discount for qualifying service men and women serving in full-time active military duty.

Eligibility Information

- Must contact the utility to determine eligibility. **More**

Information

<http://www.ghid.org/pages/Customer%20Information.html>

Program: **Average Monthly Pay (AMP) Program**Type: **Flexible Terms**Households Targeted: **All Residential Customers****Program Description**

Offers monthly payments based on average water use in the previous year. Customers are able to sign up for the program during the months of January and February.

Eligibility Information

- Account must be current.
- Account must have at least one year of billing history.

More Information

<http://www.ghid.org/pages/Customer%20Information.html>

Virginia

Alexandria | Alexandria Renew Enterprises

257,767 population served

Program: **Billing Cap**Type: **Flexible Terms**Households Targeted: **All Residential Customers****Program Description**

Averages water used during the months of December, January, and February (as reported by Virginia American Water) to determine the maximum usage for wastewater treatment billing for the rest of the year. This “billing cap” is based on that average, or 4,000 gallons, whichever is greater.

Eligibility Information

- Customer of Alexandria Renew Enterprises.
- Must be individually metered, single-family accounts

More Information

<https://alexrenew.com/customers/residential-customers/rates-charges-residential>

Alexandria, Hopewell, Prince William, Warsaw | Virginia American Water

57,946 population served

Program: **Payment Arrangements**Type: **Flexible Terms**Households Targeted: **Financial Hardship****Program Description**

Offers customers ability to create a plan to pay the balance of their bill over time.

Eligibility Information

- Must contact the utility to determine eligibility.

More Information

<http://www.amwater.com/vaaw/customer-service/low-income-program.html>

Program: **H2O Help to Others**Type: **Bill Discount**Households Targeted: **Low-Income****Program Description**

Offers grants of up to \$500/year for customers who qualify. Administered by the Dollar Energy Fund, an independent, non-profit organization.

Eligibility Information

- Must have received a utility shut-off notice or have already had service disconnected.
- Must have made a sincere effort to pay the bill (at least \$50 on the outstanding water bill in the past 90 days).
- Must have applied for all open and available state and federal programs.
- Household income must be at or below 150% of the federal poverty guidelines starting at \$1,471/month for 1 person per household to \$5,111/month for 8 persons per household (\$520 for each additional person).

More Information

<http://www.amwater.com/vaaw/customer-service/low-income-program.html>

Hampton | Hampton Roads Sanitation District

538,646 population served

Program: **H2O Help to Others**Type: **Temporary Assistance**Households Targeted: **Financial Hardship****Program Description**

Assists families or individuals in danger of losing residential water service because of a family crisis. Can receive one-time financial assistance to pay their public utility and or Hampton Roads Sanitation District bill. Funded through a corporate donation and customer and employee donations. Administered through the Salvation Army.

Eligibility Information

- Must contact the Salvation Army to determine eligibility. **More**

Information

<http://www.hrpdcva.gov/departments/communications/help-2-others/>

Prince William County | Prince William County Service Authority**250,000 population served**Program: **Temporary Assistance Program (TAP)**Type: **Temporary Assistance**Households Targeted: **Emergency Relief****Program Description**

Helps local families in need of emergency financial assistance. Funded through customer contributions through a round-up, fixed-monthly, or one-time donation. Administered by two local Prince William County charitable organizations, by Action in Community Through Service (ACTS) or Securing Emergency Resources through Volunteer Efforts (SERVE).

Eligibility Information

- Must be a residential customer of Prince William County Service Authority with documented impending disconnection of service.
- Applicant must be the account holder.
- Must meet any additional criteria required by Action in Community Through Service (ACTS) or Securing Emergency Resources through Volunteer Efforts (SERVE), a division of the Northern Virginia Family Service.

More Information

<http://www.pwcsa.org/customers/tap-assistance-program>

Richmond | City of Richmond Public Utilities**197,000 population served**Program: **MetroCare Water Assistance Program**Type: **Bill Discount**Households Targeted: **Low-Income****Program Description**

Provides a discount on water and sewer fees and charges. Eligible customers receive credit for water and/or wastewater charges for the equivalent of up to 3 months of service.

Eligibility Information

- Customer of Department of Public Utilities water utility or wastewater utility, or both.
- Applicant shall be both the resident and the customer of record of the premises for which application is made.
- Water and wastewater service, or both, shall be of the residential service classification.
- Household income must be at or below 225% the U.S. Department of Health and Human Services poverty guidelines.

More Information

http://www.richmondgov.com/PublicUtilities/documents/MetroCare_Water_Assistance_Program_Regulations.pdf

Washington

Alderwood | Alderwood Water & Wastewater District

171,500 population served



Program: **Low Income Senior Citizen Discount**

Type: **Bill Discount**

Households Targeted: **Low-Income Seniors**

Program Description

Offers reduced rates on utility bill.

Eligibility Information

- Applicant must be at least 62 years of age at the time of the application.
- Applicant must own or rent and reside in the residence where the discounted rate(s) is being requested.
- Residence has a separate water meter.
- Household income must not exceed \$30,000 per year, including that of a spouse or any co-tenant(s).
- Applicant is named in the District's utility billing.
- Annual water consumption is not in excess of 100 ccf (hundred cubic feet). **More Information**

<http://www.alderwoodwater.com/Site/Content/Documents/YourAccount/Forms/Senior%20Discount%20Application.pdf>

Program: **Low Income Disabled Discount**

Type: **Bill Discount**

Households Targeted: **Low-Income Disabled Persons**

Program Description

Offers reduced rates on utility bill.

Eligibility Information

- Applicant must be permanently disabled at the time of the application.
- Applicant must own or rent and reside in the residence where the discounted rate(s) is being requested.
- Residence has a separate water meter.
- Household income must not exceed \$30,000 per year, including that of a spouse or any co-resident(s).
- Applicant is named on the District's utility billing, or can prove that they are the named tenant in a lease agreement for the residence.
- Annual water consumption is not in excess of 100 ccf (hundred cubic feet).

More Information

<http://www.alderwoodwater.com/Site/Content/Documents/YourAccount/Forms/Low-Income%20Disabled%20Discount%20Application.pdf>

Bellevue | City of Bellevue**135,100 population served**Program: **Utility Rate Relief**Type: **Bill Discount**Households Targeted: **Low-Income Seniors, Low-Income Disabled Persons****Program Description**

Offers up to 75% reduction on water, wastewater, and drainage service costs for qualifying customers.

Eligibility Information

- Low-income senior at least 62 years of age or low-income permanently disabled persons receiving disability benefits from Social Security and/or Veteran's Administration.
- Applicant must permanently reside at the address receiving service within the service area of City of Bellevue Utilities.
- Household income must meet program guidelines starting at \$30,860/year for 1 person in household to \$51,190/year for 6 persons per household. **More Information**

http://www.ci.bellevue.wa.us/pdf/Utilities/2016_Rate_Relief_REDUCATION_Packet_-_FINAL.pdf
Program: **Utility Tax Relief**Type: **Bill Discount**Households Targeted: **Low-Income****Program Description**

Offers a year-end rebate check for a portion of the Utility Occupation Taxes paid to the city.

Eligibility Information

- Must live in the service area of Bellevue Utilities.
- Meet low-income guidelines.

More Information
<http://www.ci.bellevue.wa.us/utilityrelief.htm>
Everett | City of Everett Public Works Department**580,000 population served**Program: **Discounted Rates**Type: **Bill Discount**Households Targeted: **Low-Income Seniors, Low-Income Disabled Persons****Program Description**

Provides discounted rates to qualifying customers.

Eligibility Information

- Own and occupy a single-family residence within the Everett city limits.
- Customer of City of Everett Public Works Department.
- At least 62 years of age or have a permanent disability.
- Household income must be under \$35,000.
- Have a property tax exemption from Snohomish County.

More Information
<https://everettwa.gov/916/Discounted-Rates>

Lakehaven | Lakehaven Utility District**112,000 population served**Program: **Customer Assistance Program**Type: **Temporary Assistance**Households Targeted: **Financial Hardship****Program Description**

Helps customers who are having difficulty paying water/sewer bills. Administered by the Multi-Service Center in Federal Way.

Eligibility Information

- Must contact the Multi-Service Center in Federal Way to determine eligibility.

More Information

<http://www.lakehaven.org/210/Customer-Assistance-Program>

Redmond | City of Redmond**100,422 population served**Program: **Low Income Discounts**Type: **Bill Discount**Households Targeted: **Low-Income Seniors, Low-Income Disabled Persons****Program Description**

Provides 50% discount on utility bill.

Eligibility Information

- At least 62 years of age or a disabled person at least 18 years of age.
- Must be a customer of city of Redmond utilities.
- Reside in a single-family residential living unit.
- Household income must meet not exceed the amount specified as "very low-income" under the regulations of the United States Department of Housing and Development (HUD) for Section 8 programs starting at \$31,400/year for 1 person in household to \$44,800/year for 4 persons per household.

More Information

<http://www.redmond.gov/cms/One.aspx?portalId=169&pageId=2183>

Seattle | Seattle Public Utilities**1,400,000 population served**Program: **Utility Discount Program (UDP)**Type: **Bill Discount**Households Targeted: **Low-Income****Program Description**

Offers qualifying customers a discount of about 60% on Seattle City Light bill and a 50% discount on Seattle Public Utilities bill.

Eligibility Information

- Household income must be at or below 70% of Washington's state median income starting at \$30,840/year for 1 person per household to \$85,392/year for 10 persons per household.
- Must be a homeowner or renter; if a landlord pays all utilities, qualifying low-income tenants may still be eligible for utility financial help.
- Have a Seattle City Light and/or Seattle Public Utilities bill in applicant's name.
- Applicant must not receive a Section 8 housing voucher or live in subsidized housing.

More Information

<http://www.seattle.gov/util/MyServices/MyAccount/GetHelpwithUtilityBill/index.htm>

Program: **Emergency Assistance Program (EAP)**Type: **Temporary Assistance**Households Targeted: **Emergency Relief****Program Description**

Provides a 50% credit for a customer's delinquent bill, up to \$371 for the 2016 program year. Customers may only receive a credit once in a 12-month period. The program is intended to provide emergency assistance for low-income customers who are in jeopardy of having their utility services disconnected or who have already had their services disconnected.

Eligibility Information

- Property must be a single-family residence.
- Household income must be at or below 70% of Washington's state median income starting at \$30,840/year for 1 person per household to \$85,392/year for 10 persons per household.
- Customer of Seattle Public Utilities (SPU) account.
- Applicant must have received an Urgent Notice or Final Shut-off notice.
- Applicant's water has been shut off.
- Applicant has not received SPU Emergency Assistance Program funding within the last 12 months. **More**

Information

<http://www.seattle.gov/util/MyServices/MyAccount/GetHelpwithUtilityBill/EmergencyAssistance/index.htm>

Spokane | Spokane Public Works & Utilities**200,000 population served**Program: **UHelp Program**Type: **Temporary Assistance**Households Targeted: **Emergency Relief****Program Description**

Helps customers who are having difficulty paying water/sanitation bills. The City of Spokane's UHelp program provides low-income households with one-time emergency financial assistance to help pay for their city utility bills, which includes charges for water, wastewater, stormwater, and garbage collection. Administered by the Salvation Army.

Eligibility Information

- Must contact Salvation Army to determine eligibility.

More Information

<https://my.spokanecity.org/publicworks/utility-billing/uhelp/>

Tacoma | Tacoma Public Utilities**318,403 population served**Program: **Discount Rate Program**Type: **Bill Discount**Households Targeted: **Low-Income Seniors, Low-Income Disabled Persons****Program Description**

Provides eligible customers a 30% discount on their utility bill.

Eligibility Information

- At least 62 years of age, or disabled adults receiving disability income.
- Be a single occupant, head-of-household, or spouse of the head-of-household.
- Live in the unit, and the accompanying Tacoma Public Utilities account must be in the applicant's name.
- Have a single-metered account.
- Household income must meet program guidelines starting at \$1,471/month for 1 person in household to \$4,071/month for 6 persons per household.

More Information

<http://www.mytpu.org/your/payment-assistance.htm>

Program: **Water & Environmental Services Assistance**Type: **Temporary Assistance**Households Targeted: **Low-Income****Program Description**

Provides a one-time credit toward water service in the amount of \$65.00. Available once in a 12-month period. The difference of delinquent account charges must be paid before the funds can be received.

Eligibility Information

- Must pay the difference of delinquent account charges before receiving assistance funds.
- Be a single occupant, head-of-household, or spouse of the head-of-household.
- Live in the unit, and the accompanying Tacoma Public Utilities account must be in the applicant's name.
- Have a single-metered account.
- Household income must meet program guidelines starting at \$1,471/month for 1 person in household to \$4,071/month for 6 persons per household.

More Information

<http://www.mytpu.org/your/payment-assistance.htm>

Program: **Budget Billing**Type: **Flexible Terms**Households Targeted: **All Residential Customers****Program Description**

Provides a consistent monthly utility payment amount.

Eligibility Information

- Must contact the utility to determine eligibility.

More Information

<http://www.mytpu.org/your/budget-billing.htm>

Vancouver | City of Vancouver

231,000 population served

Program: **Help to Others (H2O)**Type: **Temporary Assistance**Households Targeted: **Emergency Relief****Program Description**

Provides help to customers who are having difficulty paying water/sanitation bills due to crisis situations.

Eligibility Information

- (information not found) **More Information**

<http://www.cityofvancouver.us/publicworks/page/h2o-help-others>

Program: **Low-Income Senior Waiver to Minimum Sewer Flow Rate**

Type: **Bill Discount**

Households Targeted: **Low-Income Seniors**

Program Description

Offers a waiver to the minimum sewer flow rate for qualifying customers.

Eligibility Information

- Must be at least 62 years of age.
- Household income must meet program guidelines starting at \$35,000/year for 1 person per household to \$77,780/year for 8 persons per household.
- Applicant must be the head of the household for the residence requesting the waiver.
- Utility account must be in the applicant's name or the name of the applicant's spouse.
- Must re-apply for successive 12-month periods of eligibility.

More Information

<http://www.cityofvancouver.us/publicworks/page/minimum-sewer-flow-base-rate>

http://www.cityofvancouver.us/sites/default/files/fileattachments/public_works/page/949/low_income_senior_sewer_waiver_app2013.pdf

West Virginia

Charleston | West Virginia American Water

198,521 population served



Program: **Payment Arrangements**

Type: **Flexible Terms**

Households Targeted: **Financial Hardship**

Program Description

Offers customers ability to create a plan to pay the balance of their bill over time.

Eligibility Information

- Must contact the utility to determine eligibility.

More Information

<http://www.amwater.com/wvaw/customer-service/low-income-program.html>

Program: **Special Reduced Rate Program**

Type: **Bill Discount**

Households Targeted: **Low-Income**

Program Description

Provides a 20% discount on current water rates for eligible customers.

Eligibility Information

- Must be at least 60 years of age.
- Must be a residential customer.
- Must receive either Supplemental Security Income, WV WORKS, or Supplemental Nutrition Assistance Program.
- Eligibility is determined by the West Virginia Department of Health & Human Resources.

More Information

<http://www.amwater.com/wvaw/customer-service/low-income-program.html>

Wyoming

Evanston | City of Evanston

12,000 population served



Program: **Senior Citizen Discount**

Type: **Bill Discount**

Households Targeted: **Seniors**

Program Description

Offers eligible customers a water, sewer, and garbage credit.

Eligibility Information

- At least 65 years of age.
- Must occupy dwelling as principal residence.
- No more than one fee credit in each category shall be allowed on the same property during any year.

More Information

<http://www.evanstonwy.org/DocumentCenter/View/3938>

EPA's Water Infrastructure and Resiliency Finance Center presents:

Drinking Water and Wastewater Utility Customer Assistance Programs



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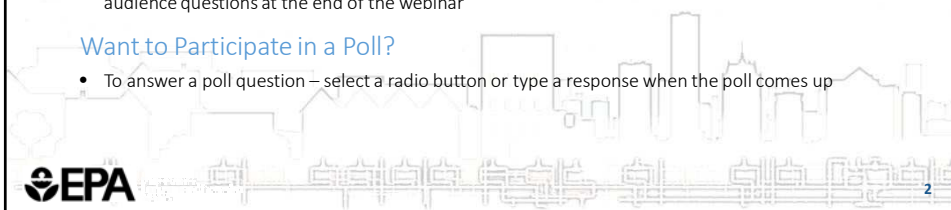
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EPA's Water Infrastructure and Resiliency Finance Center

EPA's Water Infrastructure and Resiliency Finance Center (Water Finance Center) is an information and assistance center, helping communities make informed decisions for drinking water, wastewater, and stormwater infrastructure to protect human health and the environment.

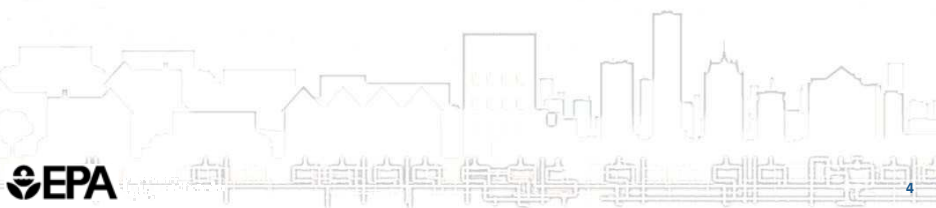
Strategic Goals



Compendium of Utility Customer Assistance Programs

The Water Finance Center looked at how drinking water and wastewater utilities are addressing *household affordability* for customers that have difficulty paying water and sewer bills

- Reviewed nearly 800 utilities – found that almost 30% have at least one unique program
- Reviewed publicly available information – websites, documents
- Worked with NACWA, NAWC, AWWA, WEF, AMWA, WRF to obtain utility specific and expert information



Compendium of Utility Customer Assistance Programs

Developed a compendium with examples of different types of water/wastewater CAPs across the U.S.

Table 1. Customer Assistance Programs Offered by U.S. Drinking Water and Wastewater Utilities

Type of Drinking Water and Wastewater Utilities Reviewed	Number of Utilities Reviewed	Number of Utilities Found to Have One or More Programs	Total Number of Programs ¹ Identified During Review
Large Utilities (>100,000 people)	620	190 (30.6%)	308 (84.4%)
Medium Utilities (10,000–100,000 people)	175	38 (21.7%)	57 (15.6%)

¹ Of 795 utilities reviewed, 228 utilities offer a total of 365 CAPs.

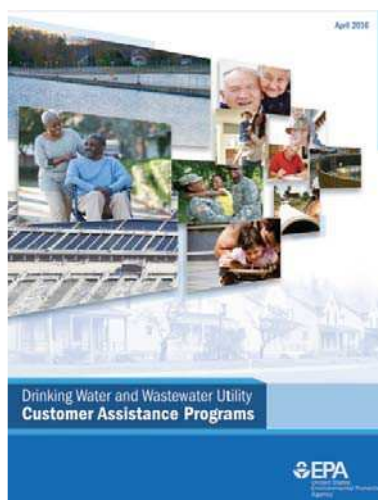


Compendium of Utility Customer Assistance Programs

What the document contains:

- Introduction to Utility Customer Assistance Programs (CAPs)
- Quick-Find Matrix of Programs
- Utility Snapshots of Programs

<http://ow.ly/4nvSyO>



Why Have Utilities Developed Customer Assistance Programs (CAPs)?

CAPs are voluntary programs that utilities have created for customers having difficulty paying water and sewer bills

Households that may have difficulty paying bills include:

- those on *fixed incomes* or *lower incomes*
- households that face a *temporary crisis* (e.g., job loss, illness, etc)

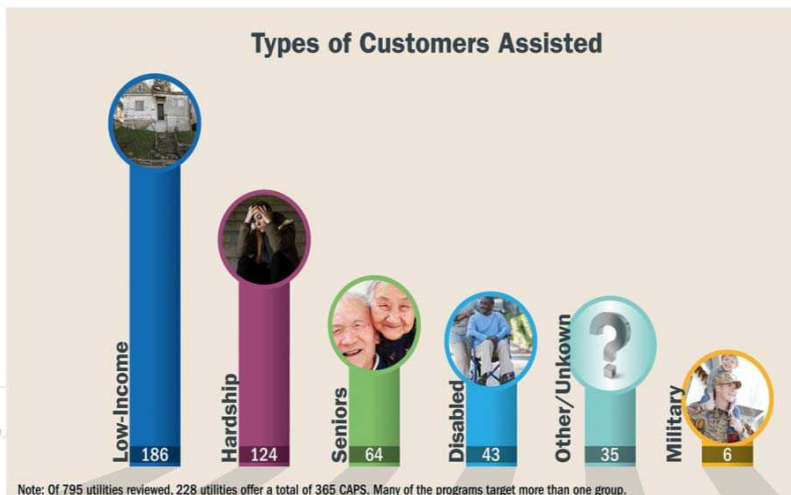
In 2014, 46.7 million people (14.8% of the U.S. population) lived in poverty (U.S. Census Bureau)

Utilities often find approximately 1% of their customers are unable to pay at any particular time (WRF 2010)



7

Who Needs Assistance?



8

What Types of CAPs are There?

Bill Discount

bill reduction

long-term

write-off, reduced fixed fee

Flexible Terms

adjustment on bill payments

long/short-term

payment plans, leveled billing, bill timing

Lifeline Rate

subsidized rate for fixed amount of water

long-term

minimum bill, low-income rate structure, water budget

Temporary Assistance

assistance for hardship

short-term

emergency assistance, crisis assistance, one-time reduction

Water Efficiency

financial assistance for leak repairs and fixtures

long-term

water conservation



9

Drinking Water and Wastewater Utility Customer Assistance Programs

Bill Discount

Reduces bills on an ongoing basis usually by a percentage or dollar amount. This broad category encompasses a diverse array of programs.

Opportunities

- Targets households that have difficulty paying water and/or sewer bills.
- Offers flexibility to structure in a variety of ways, including a sliding scale; can apply to any type of rate structure.

Challenges

- Revenue impact may be greater because programs are generally designed to provide assistance long-term.
- Can be confusing to customers if program-related outreach and education isn't provided.

Considerations

- Administrative burden is low if utility can partner with an existing social service program for eligibility determination and enrollment; administrative burden can be higher if a partnering opportunity doesn't exist.
- A percentage discount can give households using more water a larger subsidy, creating concerns of equity and providing a disincentive to use water efficiently.
- Does not take into account other factors that might be causing long-term high water usage, such as older appliances and fixtures.

New York City, New York

Mayor de Blasio and the New York City Department of Environmental Protection (DEP) announced on December 24, 2015, that nearly 62,000 low-income, senior, or disabled homeowners across the city will receive an automatic one-time credit of \$115.00 on their next water bill, saving most participants approximately 25 percent on their annual bill. The credit is part of the Home Water Assistance Program, first introduced in 2014, to assist approximately 12,500 homeowners who qualified for the federal Low-income Home Energy Assistance Program (LIHEAP). In 2015, DEP expanded the program to include those who receive a Senior Citizens Homeowners Exemption or a Disabled Homeowners Exemption for property taxes, bringing the total to nearly 52,000 homeowners. DEP has partnered with the Human Resources Administration and the Department of Finance to identify qualified homeowners (with homes housing one to four families) who received a LIHEAP or low-income property tax benefit in 2015. Homeowners do not have to do anything to receive the credit; it will automatically appear on the next water and sewer bill for qualifying customers.

NYC Environmental Protection

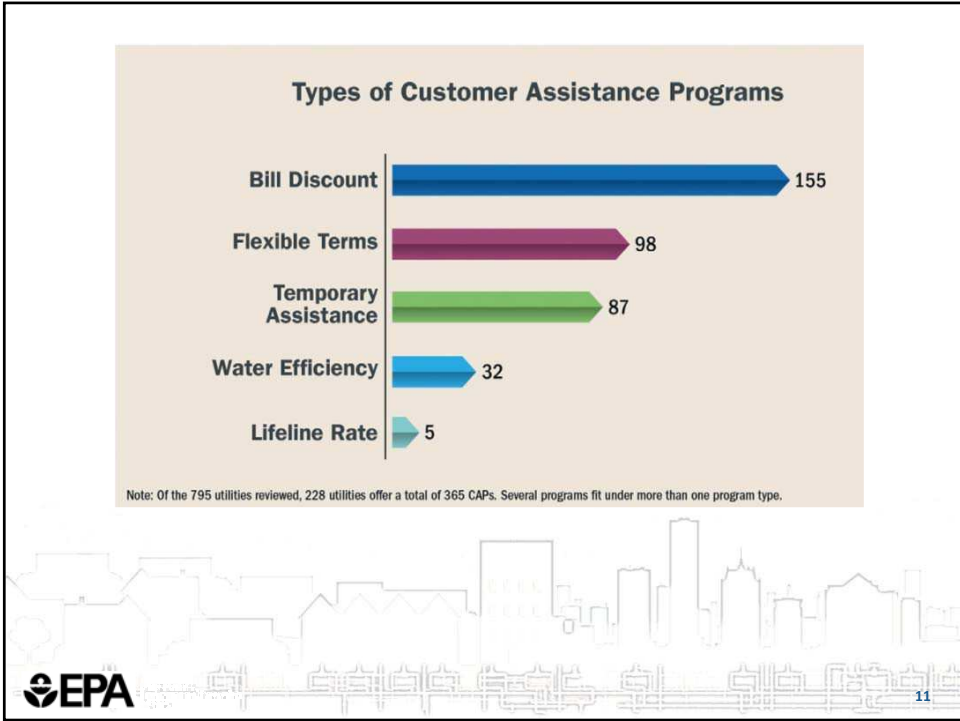
"Any assistance to low-income homeowners is welcome news in the Bronx and New York City. Many families struggle from paycheck to paycheck and receiving a credit on their next water bill will likely go a long way to help. ... I would like to thank Mayor de Blasio, the New York City Department of Environmental Protection, the Human Resources Administration and the Department of Finance for their work in making sure that more than 52,000 households receive a credit of \$115 on their next water or sewer bill through the Home Water Assistance Program."

Assembly Member Letitia Jones

Each Type includes:

- opportunities
- challenges
- considerations

Short write-ups of examples are included for each type



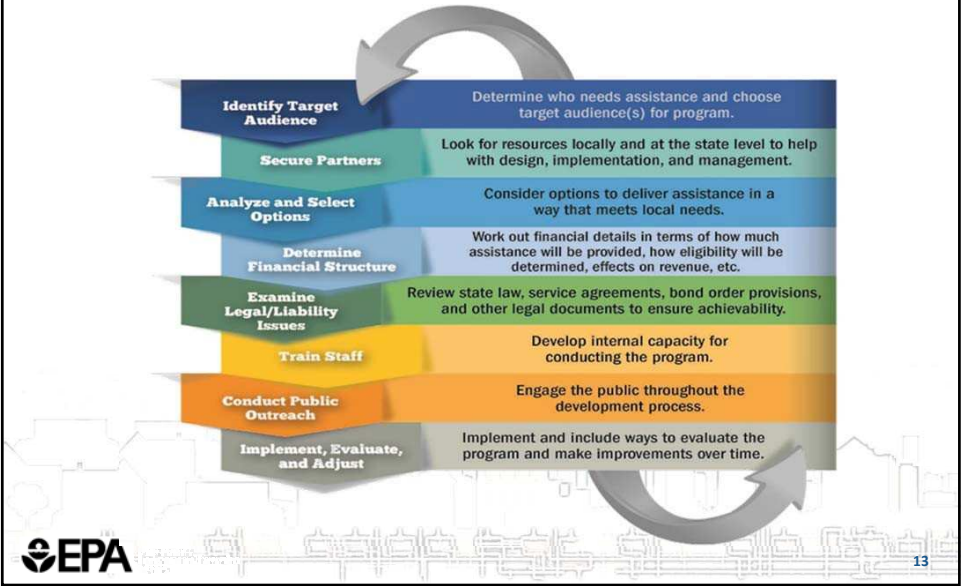
What Are the Benefits of CAPs?

CAPs help all customers receive the public health benefits of drinking water and wastewater services, while also meeting the utility's financial needs and obligations

















Benefits to Customers	Benefits to Utilities
Address issues with affordability	Opportunity to practice social and corporate responsibility
Retain or restore access to water services	Improves public relations
Avoid penalties, health threats, inconvenience, and stigma of water service disconnection	Improves financial health

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How to Develop and Implement CAPs?



Utility Specific Information Quick-Find Matrix

Rate Assistance Programs at Drinking Water and Wastewater Utilities in the United States								
Type of Utility		Name of Utility/Agency	Population Served	Type of Program				
				Bill Discount	Flexible Terms	Lifeline Rate	Temporary Assistance	Water Efficiency
Alabama								
		Birmingham Water Works	591,243				•	•
		Huntsville Utilities (Billing agent for City of Huntsville Sewer, Madison County Water Department, and City of New Hope Water and Sewer)	219,168	•	•			
		Mobile Area Water & Sewer System	276,000				•	
		Montgomery Water Works & Sanitary Sewer Board	240,840	•				
Alaska								
		Anchorage Water and Wastewater Utility	221,351				•	
Arizona								
		Pima County Regional Wastewater Reclamation Department	402,575	•				
		EPICOR, Agua Fria District	52,400	•				
		Tucson Water	712,700	•				
Arkansas								
		Central Arkansas Water	313,588				•	
		Liberty Utilities	48,668		•			
California								
		East Bay Municipal Utility District	1,400,000	•	•			
		Golden State Water Company, Central Basin East	44,466	•				
		Golden State Water Company, Southwest	169,673	•				
		California Water Service, Bakersfield	246,371	•				
		California Water Service, Bear Gulch	58,242	•				•
		Santa Clara Valley Water District	2,000,000	•				
		California Water Service, Chico	100,435	•				


Utility Specific Information

Utility Snapshots

Alabama

Birmingham | **Birmingham Water Works**

591,243 population served



Program: **H2O Foundation** Type: **Temporary Assistance, Water Efficiency**

Households Targeted: **Low-Income Seniors, Low-Income Disabled Persons**

Program Description

Provides up to \$500 (\$600 with Board approval) to help eligible customers having difficulty paying their water and wastewater bill and/or costs of plumbing repairs. Applicants are eligible to receive assistance once in any 12-month period.

Eligibility Information

- Household income must meet program guidelines starting at \$14,937/year for 1 person per household to \$51,519/year for 8 persons per household (\$5,226 for each additional person).
- Household must meet at least one of the following: be 55 years of age or older; currently receiving social security disability income; or have a documented medical condition that will be seriously aggravated by a lack of water supply to the home. (Subject to verification).
- Have a current unpaid water and/or sewer bill or have an established need for plumbing repair as a result of a leak on personal property.
- Have a current unpaid water and/or sewer bill or have an established need for plumbing repair as a result of a leak on personal property.
- Have insufficient family or community resources to meet financial obligations to satisfy cost to continue water and/or sewer service or repair(s).
- Have assurance from the Birmingham Water Works that payment will result in restoration/continuation of the water/wastewater supply to the home.

More Information

<https://www.bwwb.org/node/219>

San Antonio Water System (SAWS)

Affordability Programs

Sandi J. Wolff

Communications and External Outreach

sandi.wolff@saws.org

210-233-3947




EPA Webinar June 7, 2016



June 7, 2016

SAWS Affordability Programs

- Program Descriptions
- Outreach 2015
- 2015/2016 Metrics
- Program Improvements
2016: Outreach, Planning and Partners
- Outreach 2016
- Project Agua Fundraising 2016



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SAWS Affordability Programs 2016

San Antonio Water System

June 7, 2016

Program Descriptions

Goal: Keeping the Water On for San Antonio Families

Payment Assistance (direct financial assistance on monthly bill)

- Affordability Discount – \$3.63 to \$18.00 per month (2 yr qualification)
- Project Agua (501c3) –direct assistance if threat of disconnection

Fee Waivers (extension or exemption of fees without penalty)

- Disability Billing Program (extension)
- Victims of Domestic Violence (waive new account deposit)
- Senior Citizen Billing Program (exemption of late fees)

Courtesy Programs (extended time to pay, along with 24 hour notice)

- Medical Necessity
- Military Veteran

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SAWS Affordability Programs 2016



San Antonio Water System

June 7, 2016

Outreach 2015


Reaching those in most need of Assistance

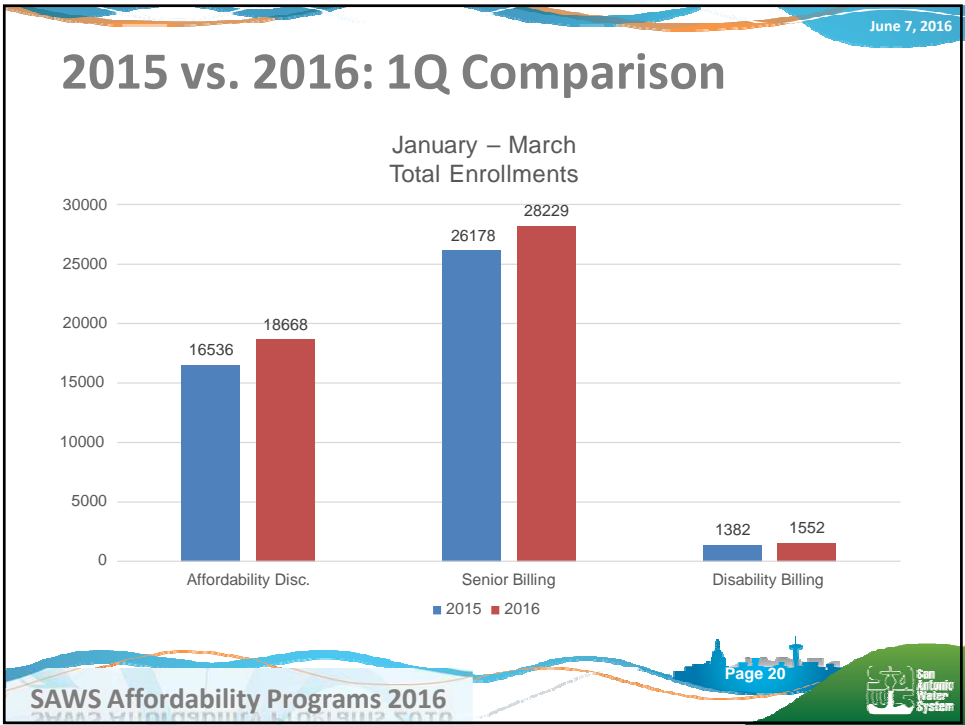
- Targeted Outreach to key Zip Codes
- Strategic Affordability Events with new collateral
- Streamlined Qualification Process, new application
- Increased 2015 ADP enrollment to over 18,000



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SAWS Affordability Programs 2016





June 7, 2016

Affordability Improvements 2016

Expanding Program Education and Targeting



- Total 2016 Assistance estimated more than \$3 million
 - Affordability Discount - \$2.6M
 - Project Agua - \$200,000
 - Plumbers to People - \$350,000
- Targeted Outreach events with on-site enrollment

SAWS Affordability Programs 2016

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San Antonio Water System

June 7, 2016

Outreach 2016

Continued and Expanded Targeting and Partnerships

- New Donation opportunities (Billing, Fundraising)
- Streamlined application
- NPO Agency Luncheon and Council events
- Agency partnerships
 - Grocery Stores – HEB, La Fiesta, Dollar General
 - NPOs – Food Bank, PreK4SA
 - Agencies – DHS, CPS Energy, University Health
- Pilot Programs: Referral and On-line application
- Continued HOA, Senior Centers, Community Events

SAWS Affordability Programs 2016

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San Antonio Water System

June 7, 2016

Project Agua Fundraising 2016

Employee and Community Based

- Fiesta “Royal Court” fundraising: \$500
- Medal Sales: \$8,500

Number of families assisted
Through Project Agua

80

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SAWS Affordability Programs 2016

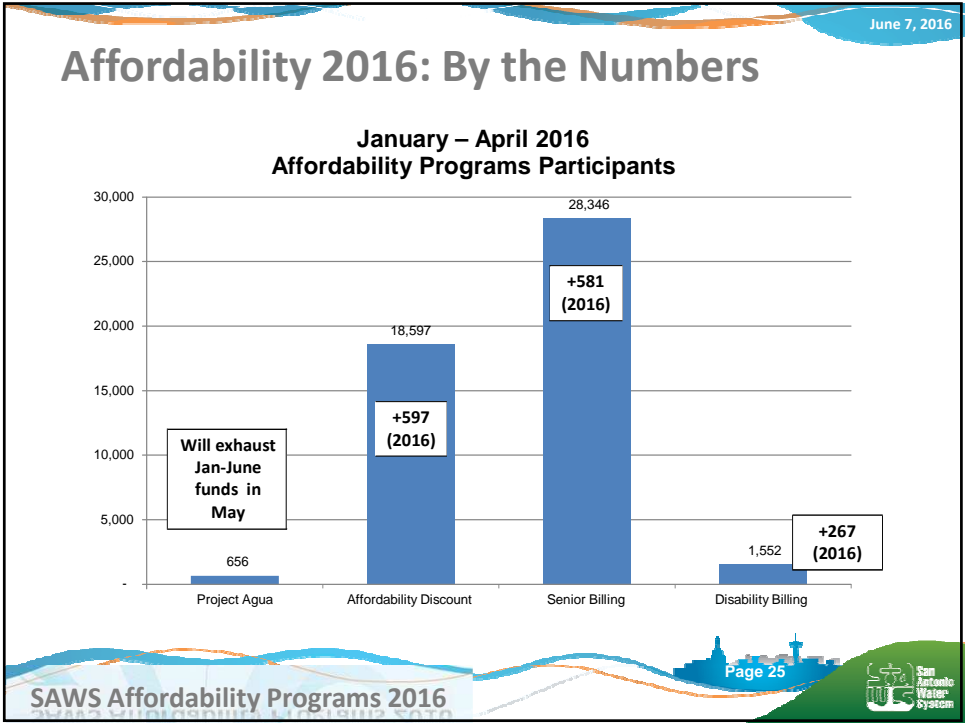
San Antonio Water System

San Antonio Water System (SAWS) Affordability Programs

Sandi J. Wolff
Communications and External Outreach
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210-233-3947

EPA Webinar June 7, 2016

San Antonio Water System



June 7, 2016

Federal Income Poverty Levels

100% of the Federal Poverty Level Guidelines 2016

Family Size	Annual	Monthly	Weekly
1	\$11,880	\$990	\$228
2	\$16,020	\$1,335	\$308
3	\$20,160	\$1,680	\$388
4	\$24,300	\$2,025	\$467
5	\$28,440	\$2,370	\$547
6	\$32,580	\$2,715	\$627
7	\$36,730	\$3,061	\$706
8	\$40,890	\$3,408	\$786
Each Add'l	\$4,160	\$347	\$80

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SAWS Affordability Programs 2016

San Antonio Water System

June 7, 2016

Federal Income Poverty Levels


125% of the Federal Poverty Level Guidelines 2016

Family Size	Annual	Monthly	Weekly
1	\$14,850	\$1,238	\$286
2	\$20,025	\$1,669	\$385
3	\$25,200	\$2,100	\$485
4	\$30,375	\$2,531	\$584
5	\$35,550	\$2,963	\$684
6	\$40,725	\$3,394	\$783
7	\$45,913	\$3,826	\$883
8	\$51,113	\$4,259	\$983
Each Add'l	\$5,200	\$433	\$100

SAWS Affordability Programs 2016


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San Antonio Water System



Workable Programs for Low Income Utility Rate Assistance

Brad Blake, Program Coordinator
Portland Water Bureau



History of Low Income Assistance Program

Initial Affordability Concerns

- **December 1992 Clean River Funding Task Force**
 - " A rate increase on sewer ratepayers living on limited or fixed income is regressive. The City should consider ways to reduce the impact on them if significant sewer increases are involved in paying for CSO Improvements.



Next Steps

Council directed BES and Water to respond to the affordability issue.

- **1994 analysis of assistance options for low income households**
 - Water & sewer utility costs- offered various options
- **Council concluded**
 - Low income customers with high usage should be targeted for conservation
 - Ongoing relief for low income households is needed



The Resulting Program

- Bill Discount- fixed amount based on 50% of typical low income bill – 5ccf per month
- Crisis assistance
- Water conservation kits
- Plumbing fixture repair
- Goal of reaching 10,000 customers



Who is Eligible?

- Customers responsible for paying a City of Portland residential water/sewer bill who occupy the property may be eligible for financial assistance. Gross monthly household income determines eligibility.



Income Eligibility Requirements

- Based on 60% Statewide median Income by household size –Example: Family of 4 can have a gross household income up to \$3,515 per month. One person household can make up to \$1,828 per month.



How Does a Customer Establish Eligibility?

- City has a Contract with Multnomah County for Intake & Eligibility
- County subcontracts out to 9 social service agencies that provide safety net services
- Customer will contact one of the social service agencies to establish eligibility



Bill Discount

- Between July 1, 2015 and June 30, 2016, eligible single-family residential accounts may receive a discount of \$47.40 on the water portion of their bill and \$88.62 on their sewer/stormwater management charges, for a total of \$136.02 on a 90-day bill. Eligible sewer-only accounts may receive a discount of \$76.93 on a 60-day bill. Discounts for income-eligible households are established each fiscal year by the Portland City Council.



Crisis Assistance

- Eligible households experiencing a financial crisis may receive a voucher for up to \$150 in assistance once every 12 months. To qualify, the household must be enrolled in the City's low income assistance program. The customer must pay a portion of the bill in order to receive assistance.



Fixture Repair & Replacement

- Financial assistance for repair of leaky toilets, faucets, plumbing and underground leaks may be available to eligible customers who own and occupy their own homes. Up to \$2800 for repairs per year.
- Portland Water Bureau partners with Multnomah County's Weatherization group to administer repairs.



Newest Feature

- Safety Net
- Eligibility – Does not have to meet low income guidelines
 - Recent changes in employment status
 - Recent changes in family status
 - Extraordinary medical expenses



Benefits of Safety Net

- Initial \$50 credit
- Waiver of 3 months delinquency fees
- No shut off or fees if pay plan kept current
- If payment plan is maintained, up to \$300 credit after 12 months
- Eligibility for other low income assistance program features



FY 2014 – 2015 Program Costs

- Low income discount
 - \$1,414,849 Water
 - \$2,745,962 Sewer
- Crisis Voucher \$379,350
- Total bill assistance \$4,540,161
- Safety Net \$100,000
- Multnomah County intake administration \$80,000
- Administrative Costs \$90,000
- Fixture Repair \$60,000
- Funded through rates



Discounts for Stormwater Management

- Clean River Rewards is Portland's stormwater utility discount program. If you manage stormwater on your property, you can receive up to a 100% discount off your on-site stormwater management charges because your actions help protect rivers, streams and groundwater from the damaging effect of stormwater runoff.
- Discounts are calculated based on the extent and effectiveness of private facilities to control flow rate, pollution and disposal.
- The discount program is divided into two categories for registration purposes:
 - **residential**, which includes single family and duplex properties, July 1, 2016 100% discount will be \$17.83 month
 - and
 - **commercial**, which includes commercial, multi-family residential (3 units or greater), industrial, and institutional properties
- **Program Requirements:**
 - You must register to receive a discount.
 - For residential properties, the discount is based on managing stormwater runoff from roof areas only.
 - For commercial properties, the discount is based on managing stormwater runoff including water quality from both roof and paved areas.
 - How you manage stormwater cannot threaten or damage property or the environment
 - To maintain the discount, the utility account must remain active, stormwater facilities must be properly maintained and operated.
 - As of May 2016, CRR has more than 35,900 active registrations. **34,034 are residential.**



How does a customer establish eligibility?

Make an appointment with the Community Service Center in your area to verify your income to establish eligibility.

Who is eligible?

Customers responsible for paying a City of Portland residential sewer/stormwater/water bill who occupy the property may be eligible for financial assistance. Gross monthly household income determines eligibility.

Income Eligibility Requirements*

Family Size	Monthly Income
1 person	Under \$1,828
2 people	Under \$2,390
3 people	Under \$2,952
4 people	Under \$3,515
5 people	Under \$4,077
6 people	Under \$4,640
7 people	Under \$4,745
8 people	Under \$4,850

For each additional person, add \$105.00 to monthly income.

* Income guidelines will change as of October 2016.

City of Portland Customer Service Sewer • Stormwater • Water



ENVIRONMENTAL SERVICES
CITY OF PORTLAND

working for clean rivers

Bureau of Environmental Services
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Portland, OR 97204

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www.portlandoregon.gov/bes

Nick Fish, Commissioner
Michael Jordan, Director



Portland Water Bureau
1120 SW Fifth Ave., Room 600
Portland, OR 97204

503-823-7770
www.portlandoregon.gov/water

Nick Fish, Commissioner
Michael Stuh, P.E., Administrator



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FINANCIAL ASSISTANCE FOR Sewer, Stormwater and Water Services

Need help paying
your utility bill?





Looking for
ways to reduce
your bill?



The City of Portland
offers assistance to
qualifying customers



Questions?



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Thanks!

Sonia Brubaker, Program Manager
Water Infrastructure and Resiliency Finance Center
U.S. Environmental Protection Agency
brubaker.sonia@epa.gov



Kris LaFleur - Economic Development - Funding Options for Sonoran Corridor area

From: Melodee Loyer
To: LaFleur, Kris
Date: 8/12/2016 2:04 PM
Subject: Economic Development - Funding Options for Sonoran Corridor area
Cc: Clark, Scott; Ritter, Steven
Attachments: waternet.0075364.pdf; 2016-08-02 Funding Options Summary for Melodee_1.docx

Two documents attached.....for use related to the Finance Subcommittee. The one is funding options for the Sonoran Corridor. These were going to be provided to CMO, but we didn't get to that on the agenda when we met with him.

The other document is a study regarding the value of water (to the City, not the Utility) as it relates to economic development. It's a good article. It has an example of a public private partnership in it. The Intel Reverse Osmosis facility was built by Intel, and Intel pays the City to operate the facility. City residents don't pay for the facility, and it conserves groundwater for other uses. One of the Authors is an economic development specialist in Phoenix. She indicated that development pays for all water infrastructure needed, not city residents, even though there are always pressures from development to get things for free. The other perks provided by the City to developers (and potential employees) help draw the business to town.

Melodee



On-Call Professional Planning Services Sonoran Corridor Potable Water Planning Study

Table 1: Summary of Funding Options

Funding Option	Description	Considerations
Developer funded	<ul style="list-style-type: none"> Normal enterprise fund and Mayor and Council water policy (Tucson City Code Chapter 27) 	<ul style="list-style-type: none"> Current policy allows for protected mains and facilities
Water rate increase or additional special fee	<ul style="list-style-type: none"> Mayor and Council approves a temporary specific water rate increase, or special fee to fund water infrastructure needs in the Aerospace Parkway 	<ul style="list-style-type: none"> Line item on water bill Low income customers could be excluded from paying an additional special fee
Area-specific fees (impact fees)	<ul style="list-style-type: none"> Mayor and Council approves an area-specific fee to be levied against any Aerospace Parkway development or business for water infrastructure needs (Tucson City Code Chapter 27) 	<ul style="list-style-type: none"> Area-specific water fees have been used to recover certain infrastructure costs associated with the Peppertree Ranch and Santa Rita Bel Air areas
Development district	<ul style="list-style-type: none"> Form a development district (i.e., community facility district) to assist in funding of all utilities that are needed to support the Aerospace Parkway Development districts have statutory authority to tax based on assessed property values 	<ul style="list-style-type: none"> The majority of the land is currently owned by Pima County, State of Arizona, and Tucson Airport Authority, which means that these entities do not pay property tax, thereby making it difficult to form a development district Development districts do not put the City's credit rating at risk Per ARS 48-708: "A district is considered to be a municipal corporation and political subdivision of this state, separate and apart from the municipality or county."
Water Infrastructure Finance and Innovation Act (WIFIA)	<ul style="list-style-type: none"> WIFIA program provides low interest rate financing for the construction of water and wastewater infrastructure Funded projects must be nationally or regionally significant and individual projects must be reasonably anticipated to cost no less than \$20 million. 	<ul style="list-style-type: none"> WIFIA will begin to provide low interest rate loan financing once Congress appropriates funding for the program Additional funding is still necessary to pay off the loans/assistance
Public-private partnerships (P3s)	<ul style="list-style-type: none"> P3s are contractual agreements formed between a public agency and a private sector entity that allow for greater private sector participation in the delivery and financing of public works projects Example 1: In lieu of expansion of potable water system to serve a large water user, City could partner with the user to construct and operate a treatment facility for process water reuse. Example 2: Private firm that needs large process water partners with wastewater utility to construct reclamation plant to provide process water to the private firm. 	<ul style="list-style-type: none"> Degree of participation by private sector can vary A funding source for the public portion of each agreement would be necessary Private sector participation can include financing and/or operation and maintenance

Evaluating economic effects of semiconductor manufacturing in water-limited regions

David K. Hubler,¹ James C. Baygents,¹ Christine McKay,² Sharon B. Megdal,³ and James Farrer¹

¹Department of Chemical and Environmental Engineering, University of Arizona, Tucson

²Department of Economic Development, City of Chandler, Ariz.

³Water Resources Research Center, University of Arizona, Tucson

High-volume semiconductor manufacturing (HVSM), with its associated high demands for freshwater, is often located in regions with limited water resources. This nexus of water demand and scarcity has generated concerns among municipal governments, prompting several to consider water supply restrictions as they plan for economic growth and development. By assessing water use data and economic valuations of land use from Chandler, Ariz., this study compared the economic benefit of HVSM with three alternative water uses: office, retail, and

general manufacturing. Normalizing the economic benefit to net water use (after reclamation) had a marked effect on the fiscal consequences of water uses. The effects generated by mostly nonconsumptive water uses (such as HVSM and general manufacturing) increased significantly relative to less water-intensive, but more consumptive, water uses. Results showed that water-intensive land uses need not be avoided in communities where water is scarce, provided the community has the facilities necessary to reclaim the wastewater.

Keywords: *economic impact, industrial water use, water policy, water reuse policies*

Economic development decisions for alternative uses of land are often based on the economic benefits per acre of land. In arid regions of the United States, however, the limiting resource for economic development is often water, rather than available land. This limitation has prompted some municipalities to require examination of the value of water to be used when land is allocated for commercial purposes.

In the analysis presented here, several commercial land use alternatives were evaluated for their economic benefits and public sector revenues per unit of water consumed. Results indicated that water management practices that allow for reclamation and reuse can significantly increase the economic benefits and public sector revenues of a limited water resource. Results also demonstrated that despite high water demands, industry in general—and high-volume semiconductor manufacturing (HVSM) in particular—are reasonable uses of water, even in areas experiencing water scarcity. In a related finding, the authors showed that lower water demand alternatives, such as office or retail, may produce smaller economic benefits and public sector revenues per unit of water consumed.

background

The arid desert southwest of the United States has experienced a water shortage over the past decade, and the historical data indicate that significant water sources, including the Colorado River, are overallocated (University of Arizona, 2004). Reduced water availability affects multiple states, leading several munici-

palities to take steps to conserve water through reclamation and management in order to increase the long-term availability of a scarce resource (Walsh, 2008a; 2008b). Arizona municipalities, including Chandler and Peoria, have taken steps in response to changing water availability (City of Chandler, 2008; City of Peoria, 2007). The following analysis examines Chandler's extensive water reclamation system and willingness to accommodate such as a water-intensive land use in HVSM and looks at Peoria's policy framework for analyzing the economic benefits and public sector revenues generated by alternative water uses.

Chandler. In designing a master plan for water use, the city of Chandler reviewed its current water use profile and the long-term picture of water availability. Current water use in Chandler is 1.13 gpm/acre over 30,854 developed acres. The city intends to use less water over its remaining land area of 13,026 acres, with the master plan showing an average demand of 0.88 gpm/acre (City of Chandler, 2008). The city is home to three HVSM facilities, which are the top three water users for the community and account for 9.3% of Chandler's potable water use. In addition, the city has committed nearly 9,000 gpm of water to semiconductor manufacturers, amounting to 17.2% of the city's water use at buildout.

To preserve water for future use, the Intel Corporation and Chandler have collaborated to restore semiconductor processing wastewaters to drinking water quality through a city-operated reverse osmosis plant that returns water to the city's aquifer. This and related conservation efforts earned Intel a Water Efficiency

Leader Award from the US Environmental Protection Agency (Power, 2008). Chandler was a natural choice for the current investigation because of its variety of land uses and its decision to use land for HVSM.

Peoria. Peoria has adopted a series of policies entitled Principles of Sound Water Management (City of Peoria, 2007). To connect land use decisions to the effect the land use will have on the city's water infrastructure, one policy of the document defines an economic value for water use by summing costs and benefits to the city and community for a land use and dividing by the water use, as in Eq 1:

$$\frac{\text{Economic Value}}{\text{Gallons of Water}} = \frac{a + b + c - d}{e} \quad (1)$$

in which a denotes the direct revenue to the city (such as taxes that result from the land use), b denotes the indirect revenue to the city (such as sales taxes or property taxes that result from the increase in inhabitants concomitant with the land use), c denotes the value increase within municipal boundaries (such as capital goods or wages paid to employees), d denotes the cost to the city for services such as police or fire, and e denotes the water demand for the land use (City of Peoria, 2007). Although the Peoria policy lays out a conceptual framework to assist with land and water use decisions, the policy leaves open the question of how to actually evaluate Eq 1 and make quantitative use of the policy.

Methodologies and the current analysis. Many methodologies exist for examining the value of water (Hellegers et al, 2009; Tilmant et al, 2009; Seyam et al, 2002), water allocation decisions (Mille & Berkoff, 2009; Seung et al, 2000), and other issues at the intersection of policy and water use. For example, Koundouri (2004) provides a survey of water valuation techniques, including contingency valuation and econometric modeling, as well as economic approaches to groundwater management policy. Water clearly involves aspects of a public good, especially in recreation or drinking water uses. Environmental valuation techniques, often involving surveys of the public, have been used to measure the value of water in such uses (Lienhoop & Messner, 2009; Asher & Steelman, 2006; Birol et al, 2006; Loomis, 2000).

Rather than fix a price on a unit of water, the analysis provided here considered the value of a water use and sought to develop a method useful to groups as they weigh water allocation decisions. The authors accounted for the valuation and allocation of water uses by connecting land and water management policies, with two arid municipalities providing context for the investigation. The economic benefits and public sector revenues derived from the allocation of water to different land uses (including HVSM) were quantified. This analysis provided results that should prove useful to parties that typically consider water use options, e.g., municipalities, manufacturing firms, and citizen groups.

In addition, the current study estimated the economic effects of four alternative land uses: HVSM, general manufacturing (which may include small manufacturing or warehousing facilities), retail, and office. Two methods were used to evaluate the economic effects per gallon of water use in terms of both gross

and net water use after reclamation. The first method, a proprietary model developed by the city of Chandler, is based on past revenue and water use data. The second method is a straightforward, empirical model that has been calibrated to produce results similar to the Chandler model.

METHODS

chandler model. The city of Chandler has a proprietary forecasting algorithm for evaluating the effect that new investment in the community will have on city revenues. The city's algorithm uses the following parameters to develop a forecast: number and salary of construction and permanent employees, land and building costs, and value of capital investment. The algorithm yields sales and property taxes that generate revenue for the city, state, and school districts.

In the current study, the Chandler algorithm was used to perform calculations for four selected land uses: HVSM, retail, single-story office, and general manufacturing. These calculations were used to evaluate the economic benefits and public sector revenues from each land use. The economic benefits consisted of the increase in value of the land and the salaries resulting from employment in the land use. Secondary economic consequences from any multiplier effects were not considered. The beneficiaries considered were the city government (through collection of taxes), the land user's employees who live in the community, and the school district to which the land user contributes property taxes.

The formula adopted by Peoria in Eq 1 was used as the basis for calculating the economic effects per gallon of water for the selected land uses. Chandler's economic development model was used to calculate a and b , i.e., the direct and indirect fiscal benefits to the city. The city's model also contains the average annual wage to employees of a land user, which was used to calculate c , the value increase to the community. For cities that are part of a large metropolitan area, only a fraction of the employees will live within the community. For the land uses evaluated, this fraction was set at 25%, based on historical data from Chandler.

Water use was estimated from city data on historical averages for each land use. However, increases in water use outside the land use—such as residential use by employees or system losses—were not included. The value of e , in gallons per year, was estimated using two bases. For one basis, e was taken as the demand that a given land use imposes on the potable water system, i.e., the metered potable demand. As a second basis, e was equated to the net water use associated with the land use, i.e., the metered potable demand minus the metered sewer use.

The remaining variable in Eq 1 is d , the cost of services to the city. The cost for services—such as water delivery and wastewater collection, treatment, and management—are covered by utility charges. Presumably, these charges cover the costs of providing the service, resulting in a neutral net benefit. Therefore, in calculating the benefit for the community, it was assumed that utility and service taxes and revenues offset costs.

calibrated model. In the interest of protecting Chandler's proprietary model while allowing for broader application of the current analysis to other land uses, an alternative method of

calculating the economic effects to the considered stakeholders is presented. Although the alternative method is calibrated to Chandler's model and the values obtained are specific to the Chandler community, the method does not precisely replicate the results of the Chandler model. The economic benefit calculated by the alternative method is well within 10% of the corresponding amounts calculated by the city's method for every subcategory and, consequently, for the overall total.

Among the inputs to the Chandler model, three key variables were identified as the most highly correlated with the output economic benefits to the community. The total number of employees (full-time and construction employees) and the total capital investment (building cost and capital equipment cost) by the land user could be correlated with the revenue to the city government and the school district, whereas the variation in benefit to the employees was explained by the total employee salary and the total capital investment.

After the key variables were selected, they were hypothesized to contribute linearly to the output economic benefits. The capital investment and employment characteristics of the considered land uses are shown in Table 1. The parameters are functions of the community or regulatory environment in which the land use is operating, and it is these parameters that were calibrated to Chandler's model. The parameters were calibrated by finding the pair of values that minimized the sum of the squared error for the four land uses considered in the sample.

Results and discussion

Economic effects on the community for selected land uses. The public sector derives revenue from property and sales taxes that result from land use and improvement as well as property and sales taxes from the land user's employees who live in the community. The Chandler model distributes these revenue streams to the city government and the school district. Employees of the selected industry derive economic benefit in the form of wages and salaries. The overall economic effect is the sum of the pub-

lic sector revenues (government plus schools) and the private benefits for the employees.

Table 1 shows the total economic benefit per acre for the four different land uses, with the values calculated by the city of Chandler model. For comparison, these characteristics are presented on a per-acre basis, but the land uses—and their resulting water uses—may have different “typical” sizes. Although it may be possible to attract retail or office land uses of any size, HVSM uses water on the order of 1 mgd, corresponding to land requirements of 100 acres or more. Single-story office provides a total economic benefit of \$723,000/acre/year, which is approximately twice the total economic benefit of HVSM at \$363,000/acre/year. For industrial, office, and retail land uses, the economic effect is dominated by the benefit to employees. As shown in the table, these three land uses have employee densities ranging from 25 to 54 employees per acre, significantly higher than that for HVSM (9.8 employees per acre). The high employee density results in more than 90% of the economic benefit being realized by the employees, as shown in Table 2. In contrast, less than 60% of the total economic benefit is realized by employees in HVSM.

Table 1 shows that the public sector revenues for HVSM of \$147,000/acre/year range from 3.2 to 5.9 times greater than that for the other three land uses. The high public sector revenues from HVSM compared with the other three land uses can be attributed to the large fraction of total economic benefit derived from property taxes. The high capital investment required for HVSM yields 4.8 to 6.1 times the benefit from land improvement compared with the other alternatives. Therefore, from the perspective of public sector revenues per acre of land, HVSM is by far the most favored land use. However, if HVSM also consumes more water than other land uses, it may not be the most favored option when water is the limiting resource for economic development.

Economic benefit per gallon of water. The economic effect produced by a given land use can be normalized by its concomitant water use. The gross water demand by the four industries varies

TABLE 1 Economic characteristics of land uses

Economic Effect	HVSM	Industrial	Single-story Office	Retail
Benefit and revenues from land improvement—\$/acre/year	\$144,000	\$26,500	\$29,700	\$23,600
Benefit and revenues from employment—\$/employee/year	\$20,400	\$13,100	\$12,300	\$9,400
Benefit and revenues from construction employment—\$/construction employee/year	\$2,900	\$2,900	\$2,900	\$2,900
Employment density—employees/acre	9.8	44	54	25
Construction employment density—construction employees/acre	6.5	10	10	10
Public revenues—\$/acre/year	\$147,000	\$40,000	\$46,000	\$25,000
Benefit to employees—\$/acre/year	\$216,000	\$592,000	\$677,000	\$263,000
Total benefit and revenues—\$/acre/year	\$363,000	\$632,000	\$723,000	\$288,000

HVSM—high-volume semiconductor manufacturing

by one order of magnitude, with HVSM having the highest gross demand of 3,190,000 gal/acre/year and industrial having the lowest gross demand of 319,000 gal/acre/year. Because different land uses will have varying potential for recycle and reclamation of the water, it is necessary to consider both the gross and net water use. The net water use, e , can be defined as

$$e = \text{Water Demand} \left(1 - \frac{\text{Wastewater Load}}{\text{Water Demand}} \right) \quad (2)$$

The net water use is typically far less than the gross water demand, as indicated by the fraction of water sent back to the city as wastewater. The fraction returned to the city varies by land use, as shown in Table 3. Retail and office land uses return 52.5% of the gross water demand as wastewater. The average industrial user returns 80.7%, and HVSM returns 95.6% of its gross water demand.

Table 4 compares the economic effect of each land use normalized to both the gross and net water demand. On the basis of gross water demand, industrial land use provides the greatest total economic benefit of \$1.98/gal, whereas HVSM provides the lowest total of \$0.11/gal. On the basis of net water usage, however, the economic effects per gallon change substantially. For HVSM, the consumptive use of water represents only 4.4% of the gross water demand. Therefore, the economic benefit per gallon of water for HVSM increases by more than a factor of 20 when based on net water use. On the basis of net water use, industrial land use provides the greatest economic benefit of \$10.30/gal, whereas HVSM and office use provide similar total economic benefits of \$2.58 and \$2.81/gal, respectively.

The distribution of the economic benefits is an essential consideration for city planners as they make land use decisions. As shown in Tables 2 and 4, the distribution of economic benefits from HVSM is quite different from those of other land uses. More than 40% of the total benefit of \$2.58/gal from HVSM is in the form of public sector revenue (city government plus school district), with the school district receiving the largest fraction (30.9%). In contrast, industrial use distributes less than 7% of its economic benefit to the public sector and only 4.4% to the school district.

Because economic growth in a community typically is coupled with population growth, it is natural to consider that residential water use will increase with the addition of new places of employment. Therefore, secondary effects on the water supply may need to be considered when choosing among commercial land use alternatives. Employees who reside in the community are also residential water consumers. In the Chandler model, 25% of the employees were presumed to live in Chandler. This assumption, along with the employment density figures in Table 1, can be used to estimate the total water use consequences of a commercial land use.

Residential water use was estimated to be 158.6 gpcd, based on the billed residential water use described in the Chandler master plan (total of 35.78 mgd) and a December 2007 population estimate of 237,652 (City of Chandler, 2008). This was multiplied by the number of employees in the land use area who live in Chandler and was further multiplied by a factor accounting for the number of people who live in the area per employee to determine an annual residential water use quantity that corresponded to each commercial land use. For the period 2005–07,

TABLE 2 Source and distribution of benefits and public revenues resulting from examined land uses

	HVSM	Industrial	Single-story Office	Retail
Source of benefits and revenues				
Property taxes—%	38.0	3.8	3.7	5.6
Sales taxes—%	1.6	0.4	0.4	0.8
Payroll—%	60.4	95.1	95.1	92.9
Distribution of benefits and revenues				
City government—%	9.7	1.9	1.9	2.6
Employees—%	59.4	93.7	93.6	91.4
School district—%	30.9	4.4	4.5	6.0

HVSM—high-volume semiconductor manufacturing

TABLE 3 Gross and net water use

	HVSM	Industrial	Single-story Office	Retail	City Average
Gross water use—gal/acre/year	3,190,000	319,000	543,000	543,000	546,000
Net water use—gal/acre/year	140,000	61,600	258,000	258,000	330,000
Fraction of water returned	0.956	0.807	0.525	0.525	0.396

HVSM—high-volume semiconductor manufacturing

the number of people in Maricopa County per employee was 2.1 (BLS, 2009; USCB, 2009).

Table 5 shows the gross residential water use by employees for each commercial land use. Because of its low employment density per acre, HVSM requires much less residential water than the other three alternatives. Compared with industrial land use, HVSM requires only 22% as much residential water use. Given that residential water use returns 55.2% of its gross water demand as wastewater, the net residential water use by employees can be calculated for each commercial land use, as shown in Table 5. The net residential demand can then be added to the net commercial demand from Table 3 to produce the total net water use for each commercial alternative. Table 5 shows that HVSM and its associated employee residences consume a net of 273,000 gal/acre/year of water, which is significantly lower than the values associated with the three other land use options.

Given that residential use accounts for nearly 75% of Chandler's water use, it is not surprising that including it results in a significant increase in the water use attributed to some of the land uses, particularly those with a high employment density. Residential water use is 419% of the on-site gross use of water for the industrial land use (compare with on-site and residential water use in Tables 3 and 5). HVSM shows only a 9.3% increase in its gross water use because of a high on-site water use and the fact that there are fewer than ten full-time employees per acre. The change in net water use shows similar trends with respect to employment density; an industrial land use has a 974% increase in net water consumption when accounting

for residential use, whereas HVSM has 95% more in water use attributed to it.

The effect of residential water use on the economic benefits per gallon of water consumed is shown in Table 5 for each land use. The total economic benefit for HVSM of \$1.32/gal is the highest among the four commercial land uses. Clearly, land uses that provide a greater density of employment are more strongly affected by the inclusion of residential effects. Consideration of residential water use suggests that, all else being equal, land uses that provide a minimum of employment are preferable from a water use standpoint, although this may not be a particularly rational perspective when considering economic growth.

The preceding analysis used results from Chandler's proprietary economic development benefit estimation model. To apply the analysis to other land uses without the details of the proprietary model, the outputs can be correlated with the inputs given in Table 1. That is, for any land use,

$$\text{Economic Effect}_{ij} = a_i \times \text{Total Jobs or Salary}_j + b_i \times \text{Total Capital Investment}_j \quad (3)$$

in which i denotes the affected party (government, schools, or employees), j denotes the land use, and a and b are coefficients determined by least-squares regression. When the employees are the affected party, total salary is used as the variable; for other parties, the variable is total jobs.

The parameters a and b that best fit the estimates produced by Chandler's economic model are shown in Table 6, and the qual-

TABLE 4 Economic benefits and public revenues per gallon of water used based on gross and net water use

Economic Effect	HVSM	Industrial	Single-story Office	Retail
Total benefit and revenues based on gross water use—\$/gal	0.11	1.98	1.33	0.53
Public revenue based on net water use—\$/gal	1.05	0.65	0.18	0.25
Economic benefit to employees based on net water use—\$/gal	1.53	9.65	2.63	0.86
Total benefit and revenues based on net water use—\$/gal	2.58	10.30	2.81	1.11

HVSM—high-volume semiconductor manufacturing

TABLE 5 Economic benefits and public revenues per gallon of water used based on total water use (i.e. onsite and associated employee household residential use)

Economic Effects	HVSM	Industrial	Single-story Office	Retail
Gross residential water use of employees—gal/acre/year	297,000	1,337,000	1,641,000	760,000
Net residential water use of employees—gal/acre/year	133,000	600,000	737,000	341,000
Total net water use (residential and on site)—gal/acre/year	273,000	662,000	995,000	599,000
Public revenues based on total net water use—\$/gal	\$0.536	\$0.060	\$0.047	\$0.041
Economic benefit to employees based on total net water use—\$/gal	\$0.784	\$0.900	\$0.683	\$0.439
Total benefit and revenues based on net on-site and residential water use—\$/gal	\$1.32	\$0.96	\$0.73	\$0.48

HVSM—high-volume semiconductor manufacturing

TABLE 6 Sensitivity of the economic benefit and public revenues to the variables for each of the considered stakeholders

	α —\$/employee or \$/employee \$	β —\$/capital \$
City government	109	0.000997
Schools	241	0.00324
Employees	0.275	0.000277

ity of these fits is shown in Table 7. The two-variable, two-parameter model fits every economic consequence component with a maximum absolute error of 6%, compared with the Chandler model. Because some of the errors offset, the error in the total economic effect is smaller.

The results in Table 6 are indicative of the factors that contribute to economic effects. Notably, $b_{\text{employees}}$ is about 0.25, the fraction of employees assumed to live in Chandler, i.e., roughly a quarter of the salary from the land use stays within the community. The actual value, which is slightly higher, may be attributable to inflation effects over the five years that the economic effect was examined. Additionally, per dollar spent in capital

investment, schools receive more than three times as much benefit as the city. Thus, land uses that include significant capital investment result in high revenue to the school district, primarily through property taxes.

Because this analysis resulted from correlations to the city of Chandler's economic benefits model, it is limited to application within Chandler. However, these correlations can be used to extend the analysis to other land uses not considered here.

An additional issue not considered in the preceding analysis is the quality of water returned to the city through the wastewater system. Some communities have implemented industrial pretreatment standards to control the quality of industrial wastewater. If the wastewater is of exceedingly low quality, a factor can be applied to discount a fraction of the returned water. For example, if the returned wastewater requires treatment that concentrates contaminants in 20% of the water (which then cannot be reused) and leaves 80% available for reuse, the amount of returned wastewater can be reduced by 20% in the analysis. This concept of "converting" gallons of wastewater to gallons of potable supply can be applied communitywide to the reclaimed water. For example, Chandler trades reclaimed water to the Gila River Indian Community for a potable supply source at a rate of 5 gal of reclaimed water to 4 gal of potable supply (EVWF, 2007). An

TABLE 7 Comparison of the economic benefit and public revenues calculated by the two methods

Economic Benefit—/acre/year			
Land Use	Predicted	City of Chandler Model	Percent Deviation
City Government			
HVSM	35,348	35,352	0.0
Industrial	12,201	12,038	1.4
Single-story office	13,224	13,766	−3.9
Retail	9,639	9,091	6.0
School District			
HVSM	111,903	111,911	0.0
Industrial	28,957	28,107	3.0
Single-story office	31,143	32,315	−3.6
Retail	22,792	22,229	2.5
Employees			
HVSM	215,859	215,481	0.2
Industrial	592,485	592,287	0.0
Single-story office	682,521	677,440	0.7
Retail	240,642	255,879	−6.0
Total			
HVSM	363,110	362,744	0.1
Industrial	633,643	632,432	0.2
Single-story office	726,887	723,521	0.5
Retail	273,074	287,199	−4.9

HVSM—high-volume semiconductor manufacturing

amount of water that is traded in this way could be reduced by 20% to account for the actual amount of water that Chandler has available.

conclusion

The analyses presented here indicated that where water is the limiting resource for economic development, water-intensive commercial development, such as HVSM, can produce public sector revenues that are on par with or greater than other types of commercial development. Less water-intensive commercial development, such as office or retail, may appear more attractive on the basis of its gross water demand. However, the high potential for water reclamation in HVSM makes it relatively more attractive when the benefits are normalized to the net water consumption. Although public sector revenue per unit of water consumed is only one criterion in making land use decisions, the analysis presented here indicated that water-scarce communities should consider HVSM, despite its high gross water demands. Other communities, in which wastewater may not be reclaimed to the extent that it is in Chandler, will have a different assessment of the economic effects associated with using water for HVSM. The extensive reclamation may explain why Chandler—which over its remaining land area has less water available than it used historically—has committed 3.8 mgd of water beyond 2008 levels to semiconductor manufacturers, which already receive 10% of the buildout supply.

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Evaluating economic effects of semiconductor manufacturing in water-limited regions

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High-volume semiconductor manufacturing (HVSM), with its associated high demands for freshwater, is often located in regions with limited water resources. This nexus of water demand and scarcity has generated concerns among municipal governments, prompting several to consider water supply restrictions as they plan for economic growth and development. By assessing water use data and economic valuations of land use from Chandler, Ariz., this study compared the economic benefit of HVSM with three alternative water uses: office, retail, and

general manufacturing. Normalizing the economic benefit to net water use (after reclamation) had a marked effect on the fiscal consequences of water uses. The effects generated by mostly nonconsumptive water uses (such as HVSM and general manufacturing) increased significantly relative to less water-intensive, but more consumptive, water uses. Results showed that water-intensive land uses need not be avoided in communities where water is scarce, provided the community has the facilities necessary to reclaim the wastewater.

Keywords: *economic impact, industrial water use, water policy, water reuse policies*

Economic development decisions for alternative uses of land are often based on the economic benefits per acre of land. In arid regions of the United States, however, the limiting resource for economic development is often water, rather than available land. This limitation has prompted some municipalities to require examination of the value of water to be used when land is allocated for commercial purposes.

In the analysis presented here, several commercial land use alternatives were evaluated for their economic benefits and public sector revenues per unit of water consumed. Results indicated that water management practices that allow for reclamation and reuse can significantly increase the economic benefits and public sector revenues of a limited water resource. Results also demonstrated that despite high water demands, industry in general—and high-volume semiconductor manufacturing (HVSM) in particular—are reasonable uses of water, even in areas experiencing water scarcity. In a related finding, the authors showed that lower water demand alternatives, such as office or retail, may produce smaller economic benefits and public sector revenues per unit of water consumed.

background

The arid desert southwest of the United States has experienced a water shortage over the past decade, and the historical data indicate that significant water sources, including the Colorado River, are overallocated (University of Arizona, 2004). Reduced water availability affects multiple states, leading several munici-

palities to take steps to conserve water through reclamation and management in order to increase the long-term availability of a scarce resource (Walsh, 2008a; 2008b). Arizona municipalities, including Chandler and Peoria, have taken steps in response to changing water availability (City of Chandler, 2008; City of Peoria, 2007). The following analysis examines Chandler's extensive water reclamation system and willingness to accommodate such as a water-intensive land use in HVSM and looks at Peoria's policy framework for analyzing the economic benefits and public sector revenues generated by alternative water uses.

Chandler. In designing a master plan for water use, the city of Chandler reviewed its current water use profile and the long-term picture of water availability. Current water use in Chandler is 1.13 gpm/acre over 30,854 developed acres. The city intends to use less water over its remaining land area of 13,026 acres, with the master plan showing an average demand of 0.88 gpm/acre (City of Chandler, 2008). The city is home to three HVSM facilities, which are the top three water users for the community and account for 9.3% of Chandler's potable water use. In addition, the city has committed nearly 9,000 gpm of water to semiconductor manufacturers, amounting to 17.2% of the city's water use at buildout.

To preserve water for future use, the Intel Corporation and Chandler have collaborated to restore semiconductor processing wastewaters to drinking water quality through a city-operated reverse osmosis plant that returns water to the city's aquifer. This and related conservation efforts earned Intel a Water Efficiency

Leader Award from the US Environmental Protection Agency (Power, 2008). Chandler was a natural choice for the current investigation because of its variety of land uses and its decision to use land for HVSM.

Peoria. Peoria has adopted a series of policies entitled Principles of Sound Water Management (City of Peoria, 2007). To connect land use decisions to the effect the land use will have on the city's water infrastructure, one policy of the document defines an economic value for water use by summing costs and benefits to the city and community for a land use and dividing by the water use, as in Eq 1:

$$\frac{\text{Economic Value}}{\text{Gallons of Water}} = \frac{a + b + c - d}{e} \quad (1)$$

in which a denotes the direct revenue to the city (such as taxes that result from the land use), b denotes the indirect revenue to the city (such as sales taxes or property taxes that result from the increase in inhabitants concomitant with the land use), c denotes the value increase within municipal boundaries (such as capital goods or wages paid to employees), d denotes the cost to the city for services such as police or fire, and e denotes the water demand for the land use (City of Peoria, 2007). Although the Peoria policy lays out a conceptual framework to assist with land and water use decisions, the policy leaves open the question of how to actually evaluate Eq 1 and make quantitative use of the policy.

Methodologies and the current analysis. Many methodologies exist for examining the value of water (Hellegers et al, 2009; Tilmant et al, 2009; Seyam et al, 2002), water allocation decisions (Mille & Berkoff, 2009; Seung et al, 2000), and other issues at the intersection of policy and water use. For example, Koundouri (2004) provides a survey of water valuation techniques, including contingency valuation and econometric modeling, as well as economic approaches to groundwater management policy. Water clearly involves aspects of a public good, especially in recreation or drinking water uses. Environmental valuation techniques, often involving surveys of the public, have been used to measure the value of water in such uses (Lienhoop & Messner, 2009; Asher & Steelman, 2006; Birol et al, 2006; Loomis, 2000).

Rather than fix a price on a unit of water, the analysis provided here considered the value of a water use and sought to develop a method useful to groups as they weigh water allocation decisions. The authors accounted for the valuation and allocation of water uses by connecting land and water management policies, with two arid municipalities providing context for the investigation. The economic benefits and public sector revenues derived from the allocation of water to different land uses (including HVSM) were quantified. This analysis provided results that should prove useful to parties that typically consider water use options, e.g., municipalities, manufacturing firms, and citizen groups.

In addition, the current study estimated the economic effects of four alternative land uses: HVSM, general manufacturing (which may include small manufacturing or warehousing facilities), retail, and office. Two methods were used to evaluate the economic effects per gallon of water use in terms of both gross

and net water use after reclamation. The first method, a proprietary model developed by the city of Chandler, is based on past revenue and water use data. The second method is a straightforward, empirical model that has been calibrated to produce results similar to the Chandler model.

METHODS

chandler model. The city of Chandler has a proprietary forecasting algorithm for evaluating the effect that new investment in the community will have on city revenues. The city's algorithm uses the following parameters to develop a forecast: number and salary of construction and permanent employees, land and building costs, and value of capital investment. The algorithm yields sales and property taxes that generate revenue for the city, state, and school districts.

In the current study, the Chandler algorithm was used to perform calculations for four selected land uses: HVSM, retail, single-story office, and general manufacturing. These calculations were used to evaluate the economic benefits and public sector revenues from each land use. The economic benefits consisted of the increase in value of the land and the salaries resulting from employment in the land use. Secondary economic consequences from any multiplier effects were not considered. The beneficiaries considered were the city government (through collection of taxes), the land user's employees who live in the community, and the school district to which the land user contributes property taxes.

The formula adopted by Peoria in Eq 1 was used as the basis for calculating the economic effects per gallon of water for the selected land uses. Chandler's economic development model was used to calculate a and b , i.e., the direct and indirect fiscal benefits to the city. The city's model also contains the average annual wage to employees of a land user, which was used to calculate c , the value increase to the community. For cities that are part of a large metropolitan area, only a fraction of the employees will live within the community. For the land uses evaluated, this fraction was set at 25%, based on historical data from Chandler.

Water use was estimated from city data on historical averages for each land use. However, increases in water use outside the land use—such as residential use by employees or system losses—were not included. The value of e , in gallons per year, was estimated using two bases. For one basis, e was taken as the demand that a given land use imposes on the potable water system, i.e., the metered potable demand. As a second basis, e was equated to the net water use associated with the land use, i.e., the metered potable demand minus the metered sewer use.

The remaining variable in Eq 1 is d , the cost of services to the city. The cost for services—such as water delivery and wastewater collection, treatment, and management—are covered by utility charges. Presumably, these charges cover the costs of providing the service, resulting in a neutral net benefit. Therefore, in calculating the benefit for the community, it was assumed that utility and service taxes and revenues offset costs.

calibrated model. In the interest of protecting Chandler's proprietary model while allowing for broader application of the current analysis to other land uses, an alternative method of

calculating the economic effects to the considered stakeholders is presented. Although the alternative method is calibrated to Chandler's model and the values obtained are specific to the Chandler community, the method does not precisely replicate the results of the Chandler model. The economic benefit calculated by the alternative method is well within 10% of the corresponding amounts calculated by the city's method for every subcategory and, consequently, for the overall total.

Among the inputs to the Chandler model, three key variables were identified as the most highly correlated with the output economic benefits to the community. The total number of employees (full-time and construction employees) and the total capital investment (building cost and capital equipment cost) by the land user could be correlated with the revenue to the city government and the school district, whereas the variation in benefit to the employees was explained by the total employee salary and the total capital investment.

After the key variables were selected, they were hypothesized to contribute linearly to the output economic benefits. The capital investment and employment characteristics of the considered land uses are shown in Table 1. The parameters are functions of the community or regulatory environment in which the land use is operating, and it is these parameters that were calibrated to Chandler's model. The parameters were calibrated by finding the pair of values that minimized the sum of the squared error for the four land uses considered in the sample.

Results and discussion

Economic effects on the community for selected land uses. The public sector derives revenue from property and sales taxes that result from land use and improvement as well as property and sales taxes from the land user's employees who live in the community. The Chandler model distributes these revenue streams to the city government and the school district. Employees of the selected industry derive economic benefit in the form of wages and salaries. The overall economic effect is the sum of the pub-

lic sector revenues (government plus schools) and the private benefits for the employees.

Table 1 shows the total economic benefit per acre for the four different land uses, with the values calculated by the city of Chandler model. For comparison, these characteristics are presented on a per-acre basis, but the land uses—and their resulting water uses—may have different “typical” sizes. Although it may be possible to attract retail or office land uses of any size, HVSM uses water on the order of 1 mgd, corresponding to land requirements of 100 acres or more. Single-story office provides a total economic benefit of \$723,000/acre/year, which is approximately twice the total economic benefit of HVSM at \$363,000/acre/year. For industrial, office, and retail land uses, the economic effect is dominated by the benefit to employees. As shown in the table, these three land uses have employee densities ranging from 25 to 54 employees per acre, significantly higher than that for HVSM (9.8 employees per acre). The high employee density results in more than 90% of the economic benefit being realized by the employees, as shown in Table 2. In contrast, less than 60% of the total economic benefit is realized by employees in HVSM.

Table 1 shows that the public sector revenues for HVSM of \$147,000/acre/year range from 3.2 to 5.9 times greater than that for the other three land uses. The high public sector revenues from HVSM compared with the other three land uses can be attributed to the large fraction of total economic benefit derived from property taxes. The high capital investment required for HVSM yields 4.8 to 6.1 times the benefit from land improvement compared with the other alternatives. Therefore, from the perspective of public sector revenues per acre of land, HVSM is by far the most favored land use. However, if HVSM also consumes more water than other land uses, it may not be the most favored option when water is the limiting resource for economic development.

Economic benefit per gallon of water. The economic effect produced by a given land use can be normalized by its concomitant water use. The gross water demand by the four industries varies

TABLE 1 Economic characteristics of land uses

Economic Effect	HVSM	Industrial	Single-story Office	Retail
Benefit and revenues from land improvement—\$/acre/year	\$144,000	\$26,500	\$29,700	\$23,600
Benefit and revenues from employment—\$/employee/year	\$20,400	\$13,100	\$12,300	\$9,400
Benefit and revenues from construction employment—\$/construction employee/year	\$2,900	\$2,900	\$2,900	\$2,900
Employment density—employees/acre	9.8	44	54	25
Construction employment density—construction employees/acre	6.5	10	10	10
Public revenues—\$/acre/year	\$147,000	\$40,000	\$46,000	\$25,000
Benefit to employees—\$/acre/year	\$216,000	\$592,000	\$677,000	\$263,000
Total benefit and revenues—\$/acre/year	\$363,000	\$632,000	\$723,000	\$288,000

HVSM—high-volume semiconductor manufacturing

by one order of magnitude, with HVSM having the highest gross demand of 3,190,000 gal/acre/year and industrial having the lowest gross demand of 319,000 gal/acre/year. Because different land uses will have varying potential for recycle and reclamation of the water, it is necessary to consider both the gross and net water use. The net water use, e , can be defined as

$$e = \text{Water Demand} \left(1 - \frac{\text{Wastewater Load}}{\text{Water Demand}} \right) \quad (2)$$

The net water use is typically far less than the gross water demand, as indicated by the fraction of water sent back to the city as wastewater. The fraction returned to the city varies by land use, as shown in Table 3. Retail and office land uses return 52.5% of the gross water demand as wastewater. The average industrial user returns 80.7%, and HVSM returns 95.6% of its gross water demand.

Table 4 compares the economic effect of each land use normalized to both the gross and net water demand. On the basis of gross water demand, industrial land use provides the greatest total economic benefit of \$1.98/gal, whereas HVSM provides the lowest total of \$0.11/gal. On the basis of net water usage, however, the economic effects per gallon change substantially. For HVSM, the consumptive use of water represents only 4.4% of the gross water demand. Therefore, the economic benefit per gallon of water for HVSM increases by more than a factor of 20 when based on net water use. On the basis of net water use, industrial land use provides the greatest economic benefit of \$10.30/gal, whereas HVSM and office use provide similar total economic benefits of \$2.58 and \$2.81/gal, respectively.

The distribution of the economic benefits is an essential consideration for city planners as they make land use decisions. As shown in Tables 2 and 4, the distribution of economic benefits from HVSM is quite different from those of other land uses. More than 40% of the total benefit of \$2.58/gal from HVSM is in the form of public sector revenue (city government plus school district), with the school district receiving the largest fraction (30.9%). In contrast, industrial use distributes less than 7% of its economic benefit to the public sector and only 4.4% to the school district.

Because economic growth in a community typically is coupled with population growth, it is natural to consider that residential water use will increase with the addition of new places of employment. Therefore, secondary effects on the water supply may need to be considered when choosing among commercial land use alternatives. Employees who reside in the community are also residential water consumers. In the Chandler model, 25% of the employees were presumed to live in Chandler. This assumption, along with the employment density figures in Table 1, can be used to estimate the total water use consequences of a commercial land use.

Residential water use was estimated to be 158.6 gpcd, based on the billed residential water use described in the Chandler master plan (total of 35.78 mgd) and a December 2007 population estimate of 237,652 (City of Chandler, 2008). This was multiplied by the number of employees in the land use area who live in Chandler and was further multiplied by a factor accounting for the number of people who live in the area per employee to determine an annual residential water use quantity that corresponded to each commercial land use. For the period 2005–07,

TABLE 2 Source and distribution of benefits and public revenues resulting from examined land uses

	HVSM	Industrial	Single-story Office	Retail
Source of benefits and revenues				
Property taxes—%	38.0	3.8	3.7	5.6
Sales taxes—%	1.6	0.4	0.4	0.8
Payroll—%	60.4	95.1	95.1	92.9
Distribution of benefits and revenues				
City government—%	9.7	1.9	1.9	2.6
Employees—%	59.4	93.7	93.6	91.4
School district—%	30.9	4.4	4.5	6.0

HVSM—high-volume semiconductor manufacturing

TABLE 3 Gross and net water use

	HVSM	Industrial	Single-story Office	Retail	City Average
Gross water use—gal/acre/year	3,190,000	319,000	543,000	543,000	546,000
Net water use—gal/acre/year	140,000	61,600	258,000	258,000	330,000
Fraction of water returned	0.956	0.807	0.525	0.525	0.396

HVSM—high-volume semiconductor manufacturing

the number of people in Maricopa County per employee was 2.1 (BLS, 2009; USCB, 2009).

Table 5 shows the gross residential water use by employees for each commercial land use. Because of its low employment density per acre, HVSM requires much less residential water than the other three alternatives. Compared with industrial land use, HVSM requires only 22% as much residential water use. Given that residential water use returns 55.2% of its gross water demand as wastewater, the net residential water use by employees can be calculated for each commercial land use, as shown in Table 5. The net residential demand can then be added to the net commercial demand from Table 3 to produce the total net water use for each commercial alternative. Table 5 shows that HVSM and its associated employee residences consume a net of 273,000 gal/acre/year of water, which is significantly lower than the values associated with the three other land use options.

Given that residential use accounts for nearly 75% of Chandler's water use, it is not surprising that including it results in a significant increase in the water use attributed to some of the land uses, particularly those with a high employment density. Residential water use is 419% of the on-site gross use of water for the industrial land use (compare with on-site and residential water use in Tables 3 and 5). HVSM shows only a 9.3% increase in its gross water use because of a high on-site water use and the fact that there are fewer than ten full-time employees per acre. The change in net water use shows similar trends with respect to employment density; an industrial land use has a 974% increase in net water consumption when accounting

for residential use, whereas HVSM has 95% more in water use attributed to it.

The effect of residential water use on the economic benefits per gallon of water consumed is shown in Table 5 for each land use. The total economic benefit for HVSM of \$1.32/gal is the highest among the four commercial land uses. Clearly, land uses that provide a greater density of employment are more strongly affected by the inclusion of residential effects. Consideration of residential water use suggests that, all else being equal, land uses that provide a minimum of employment are preferable from a water use standpoint, although this may not be a particularly rational perspective when considering economic growth.

The preceding analysis used results from Chandler's proprietary economic development benefit estimation model. To apply the analysis to other land uses without the details of the proprietary model, the outputs can be correlated with the inputs given in Table 1. That is, for any land use,

$$\text{Economic Effect}_{ij} = a_i \times \text{Total Jobs or Salary}_j + b_i \times \text{Total Capital Investment}_j \quad (3)$$

in which i denotes the affected party (government, schools, or employees), j denotes the land use, and a and b are coefficients determined by least-squares regression. When the employees are the affected party, total salary is used as the variable; for other parties, the variable is total jobs.

The parameters a and b that best fit the estimates produced by Chandler's economic model are shown in Table 6, and the qual-

TABLE 4 Economic benefits and public revenues per gallon of water used based on gross and net water use

Economic Effect	HVSM	Industrial	Single-story Office	Retail
Total benefit and revenues based on gross water use—\$/gal	0.11	1.98	1.33	0.53
Public revenue based on net water use—\$/gal	1.05	0.65	0.18	0.25
Economic benefit to employees based on net water use—\$/gal	1.53	9.65	2.63	0.86
Total benefit and revenues based on net water use—\$/gal	2.58	10.30	2.81	1.11

HVSM—high-volume semiconductor manufacturing

TABLE 5 Economic benefits and public revenues per gallon of water used based on total water use (i.e. onsite and associated employee household residential use)

Economic Effects	HVSM	Industrial	Single-story Office	Retail
Gross residential water use of employees—gal/acre/year	297,000	1,337,000	1,641,000	760,000
Net residential water use of employees—gal/acre/year	133,000	600,000	737,000	341,000
Total net water use (residential and on site)—gal/acre/year	273,000	662,000	995,000	599,000
Public revenues based on total net water use—\$/gal	\$0.536	\$0.060	\$0.047	\$0.041
Economic benefit to employees based on total net water use—\$/gal	\$0.784	\$0.900	\$0.683	\$0.439
Total benefit and revenues based on net on-site and residential water use—\$/gal	\$1.32	\$0.96	\$0.73	\$0.48

HVSM—high-volume semiconductor manufacturing

TABLE 6 Sensitivity of the economic benefit and public revenues to the variables for each of the considered stakeholders

	α —\$/employee or \$/employee \$	β —\$/capital \$
City government	109	0.000997
Schools	241	0.00324
Employees	0.275	0.000277

ity of these fits is shown in Table 7. The two-variable, two-parameter model fits every economic consequence component with a maximum absolute error of 6%, compared with the Chandler model. Because some of the errors offset, the error in the total economic effect is smaller.

The results in Table 6 are indicative of the factors that contribute to economic effects. Notably, $b_{\text{employees}}$ is about 0.25, the fraction of employees assumed to live in Chandler, i.e., roughly a quarter of the salary from the land use stays within the community. The actual value, which is slightly higher, may be attributable to inflation effects over the five years that the economic effect was examined. Additionally, per dollar spent in capital

investment, schools receive more than three times as much benefit as the city. Thus, land uses that include significant capital investment result in high revenue to the school district, primarily through property taxes.

Because this analysis resulted from correlations to the city of Chandler's economic benefits model, it is limited to application within Chandler. However, these correlations can be used to extend the analysis to other land uses not considered here.

An additional issue not considered in the preceding analysis is the quality of water returned to the city through the wastewater system. Some communities have implemented industrial pretreatment standards to control the quality of industrial wastewater. If the wastewater is of exceedingly low quality, a factor can be applied to discount a fraction of the returned water. For example, if the returned wastewater requires treatment that concentrates contaminants in 20% of the water (which then cannot be reused) and leaves 80% available for reuse, the amount of returned wastewater can be reduced by 20% in the analysis. This concept of "converting" gallons of wastewater to gallons of potable supply can be applied communitywide to the reclaimed water. For example, Chandler trades reclaimed water to the Gila River Indian Community for a potable supply source at a rate of 5 gal of reclaimed water to 4 gal of potable supply (EVWF, 2007). An

TABLE 7 Comparison of the economic benefit and public revenues calculated by the two methods

Economic Benefit—/acre/year			
Land Use	Predicted	City of Chandler Model	Percent Deviation
City Government			
HVSM	35,348	35,352	0.0
Industrial	12,201	12,038	1.4
Single-story office	13,224	13,766	−3.9
Retail	9,639	9,091	6.0
School District			
HVSM	111,903	111,911	0.0
Industrial	28,957	28,107	3.0
Single-story office	31,143	32,315	−3.6
Retail	22,792	22,229	2.5
Employees			
HVSM	215,859	215,481	0.2
Industrial	592,485	592,287	0.0
Single-story office	682,521	677,440	0.7
Retail	240,642	255,879	−6.0
Total			
HVSM	363,110	362,744	0.1
Industrial	633,643	632,432	0.2
Single-story office	726,887	723,521	0.5
Retail	273,074	287,199	−4.9

HVSM—high-volume semiconductor manufacturing

amount of water that is traded in this way could be reduced by 20% to account for the actual amount of water that Chandler has available.

conclusion

The analyses presented here indicated that where water is the limiting resource for economic development, water-intensive commercial development, such as HVSM, can produce public sector revenues that are on par with or greater than other types of commercial development. Less water-intensive commercial development, such as office or retail, may appear more attractive on the basis of its gross water demand. However, the high potential for water reclamation in HVSM makes it relatively more attractive when the benefits are normalized to the net water consumption. Although public sector revenue per unit of water consumed is only one criterion in making land use decisions, the analysis presented here indicated that water-scarce communities should consider HVSM, despite its high gross water demands. Other communities, in which wastewater may not be reclaimed to the extent that it is in Chandler, will have a different assessment of the economic effects associated with using water for HVSM. The extensive reclamation may explain why Chandler—which over its remaining land area has less water available than it used historically—has committed 3.8 mgd of water beyond 2008 levels to semiconductor manufacturers, which already receive 10% of the buildout supply.

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